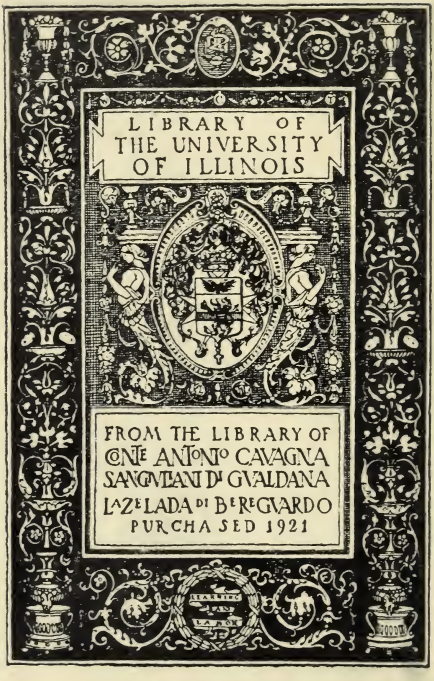
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THE MERCHANT'S ASSISTANT

OR A

PRACTICAL

MERCANTILE CORRESPONDENCE

COLLECTION OF

MODERN LETTERS OF EVERY BRANCH OF BUSINESS

WITH

ITALIAN NOTES CRITICAL AND EXPLANATORY

AND

AN APPENDIX

CONTAINING

AN ALPHABETICAL LIST OF COMMERCIAL TECHNICALITIES
PRO FORMA ACCOUNT SALES, INVOICES, BILLS OF LADING,
BILLS OF EXCHANGE, AND PROMISSORY NOTES,

ALSO

TABLE OF INTEREST, BROKERAGE, WEIGHTS,
MEASURES, AND A DESCRIPTION OF THE MANUFACTURING
TOWNS OF THE UNITED KINGDOM

BY

CHARLES KENIFICH

AUTHOR OF LORD BLOSSOM, THE COMEDIAN OF YORK, FURNISHED APARTMENTS,
LIBRETTO OF THE OPERA OF ESTELLA, ECC, ECC.

MILANO.

A SPESE DELL'AUTORE, S. STEFANO IN BORGOGNA N.° 364.

E presso Brigola, Dumolard, Laengner, Meiners, Silvestri; TORINO, Gianini e Fiori, Schiepatti; GENOVA, Grondona; TRIESTE, Münster, Schimpff; LIVORNO, Mazzajoli; FIRENZE, E. Goodban; NAPOLI, Marghieri; VENEZIA, Brigola e Socii; e presso tutti i libraj d'Italia.

1856.

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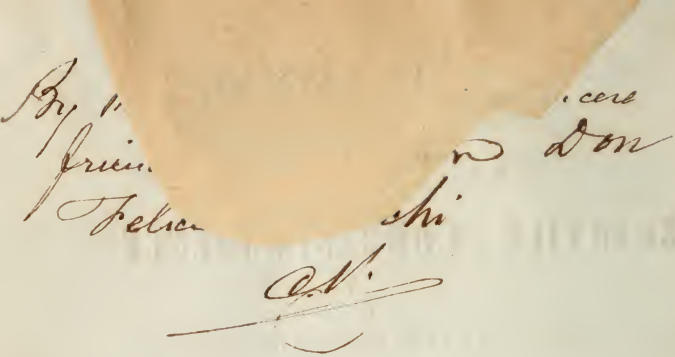

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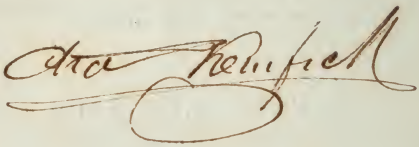

TIP. DI GIUSEPPE REDAELLI.

M. SEXTON
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PREFAZIONE.

Nel presentare questo libro ai miei scolari negozianti, ed a quei giovani che sono destinati alla carriera commerciale, io mi sono sforzato di raccogliere dai migliori autori quelle lettere che mi sembrarono più adattate ad istruire e ad allargare le loro cognizioni in ogni ramo di commercio, lasciando da parte ogni superfluità, e di mettere in armonia l'oggetto della lettera con quella chiarezza che è caratteristica della commerciale corrispondenza. Vi sono diverse opere già pubblicate su questo soggetto; ma poche dirette a formare nel giovine l'abito degli affari, ed a famigliarizzarlo coi più essenziali oggetti ai quali dovrà dirigere la sua energia.

Considerai inoltre essere cosa utile il dare un breve ragguaglio del gigantesco emporio commerciale di Londra, e dei principali distretti manifatturieri del *regno unito*, onde il negoziante ed il giovane studente possano acquistar pratica della natura del commercio d'ogni distretto, ciò che non può mancare di essere utilissimo agli scolari, nei quali lo studio commerciale occupa un posto importante, e specialmente non essendovi libri di questa natura, che servano al maestro ed allo scolaro per iniziarsi in questo studio.

Io ho inoltre introdotto numerose lettere in questo libro che non apparvero mai in altre pubblicazioni, e che sono assolutamente necessarie atteso i colossali passi, che il progresso ed il commercio fanno ogni anno. Molte di queste lettere sono tracciate in modo che mediante piccoli cambiamenti possono essere adoperate in ogni ramo di commercio di cui trattano; e la più debole cognizione della lingua, metterà una persona in posizione di fare ciò senza il minimo imbarazzo.

Allo scopo di rendere questo libro più completo che si possa, vi ho

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introdot[illegible]glese ragguagliato colla francese; i pesi e le [illegible] interessi, e la provvisione dei sensali; ciò che, secondo me, è indispensabile per ogni casa commerciale; ma che finora non venne introdotto in alcun libro.

Io spero col seguito di presentare al pubblico italiano una più estesa corrispondenza relativa alle macchine, alla seta, ed in generale alle manifatture inglesi; e per raggiungere questo intento io mi metterò in relazione colle prime case dell' Inghilterra per avere un completo ragguaglio di tutti i termini tecnici del commercio, dell' industria e della marina.

Terminando, debbo invocare la benevole indulgenza de' miei lettori per quegli errori che fossero incorsi, sperando me li perdoneranno, in grazia delle ben note difficoltà che s' incontrano nella prima edizione di un libro stampato in una lingua straniera all' Italia. Del resto, se questo mio secondo lavoro in questo paese troverà la stessa indulgente accoglienza del primo, mi stimerò bastantemente ricompensato della mia fatica.

CHARLES KENIFICH.

Milano, il 6 *Marzo* 1856.

OSSERVAZIONI PRELIMINARI.

I tratti caratteristici dello stile commerciale sono la nettezza e la chiarezza. È altresì desiderabile la brevità, per quanto può conciliarsi coll'argomento della lettera; poichè una perdita di parole è una perdita di tempo, tanto per colui che scrive, come per colui che legge la lettera.

Per ottenere tutto questo io raccomanderei una perfetta distinzione degli oggetti da trattarsi.

Nel rispondere ad una lettera si tenga l'ordine della stessa, svolgendo pienamente un punto in un separato paragrafo prima di passare al seguente.

La mancanza della opportuna divisione di una lettera, in paragrafi, e la trascuranza della punteggiatura non può a meno di renderla confusa

È un punto della massima importanza che tutti gli ordini dati siano chiari ed espliciti; e se la loro esecuzione è soggetta a qualche contingenza, il corrispondente deve avere una compiuta norma del da farsi in ogni cambiamento di circostanze che possa essere contemplato, ciò è necessario per prevenire le male intelligenze e le differenze.

Allo stesso intento mira l'uso di ricapitolare i principali punti di una lettera a cui devesi rispondere. In ciò poi i negozianti hanno altresì un altro oggetto, ed è di fare in modo che i loro *Libri di lettere*, siano per quanto è possibile una storia dei loro affari, per il vantaggio di un pronto riconoscimento dopo un decorso di anni, e per produrlo al tribunale, col migliore effetto, in caso di litigio.

Pertanto, una lettera deve parlare da sè, e dare tutti i particolari necessari dell'affare al quale si riferisce. Per la stessa ragione i negozianti di raro conchiudono verbalmente un affare d'importanza, o se lo fanno,

viene imm[illegible] lettera che presenta la natura dell'affare conch[illegible]o, la quale è così collocata, per averne memoria, nel *libro delle lettere*, ed è corroborata dalla risposta dell'altro contraente.

Nella pratica dello scrivere lettere vi sono alcuni punti da osservarsi, che faciliteranno d'assai l'adempimento dei doveri degli incaricati per le corrispondenze, e che io brevemente esporrò.

In primo luogo, è ben naturale, che ogni lettera appena letta, debba essere bene piegata, e vi si scriva a tergo il nome e la data; la data della ricevuta, lasciandovi un bianco per la data della risposta. Così per esempio:

Londra, 14 Febbraio 1856.
Wilkinson and Co.,
Ricevuta il 19 Febbraio.
Risposta.

o così:

Wilkinson and Co.,
Londra, 14 Gennaio 1856.
Ricevuta 19 do
Risposta.

Questa pratica è universale; ma io raccomanderò piuttosto la seguente, che per quanto io conosca, non è comune.

Si pieghi la lettera in modo da lasciare uno spazio bianco ai piedi della parte che come sopra è scritta a tergo; o se il foglio è pieno, vi si attacchi un pezzetto di carta con acqua di gomma; o un obbiadino bianco allora i principali punti della lettera vi si scrivono brevemente; così per esempio:

Rimessa di lire 1700
Polizza di Carico 15 balle di Cotone per Lydia.
Ragguaglio di vendite 10 pipe di vino ex Ceylan
Piazze.
Speculazioni proposte a Lisbona in società.

Così col solo gettare un'occhio sulle lettere, quali esse si trovano nel fascio senza sciogliere il nastro voi avete un'indice del loro contenuto.

Queste annotazioni devono essere fatte subito quando si scrive a tergo della lettera, poichè la dilazione in ciò, come in ogni altra cosa, moltiplica il disturbo.

Un simile piano può essere adottato *nel libro delle lettere*, potendo il soggetto del paragrafo di ogni lettera essere notato in margine. Come mezzo di un pronto riportarsi da una lettera all'altra, dello stesso indirizzo, sia precedente sia seguente, senza riferirsi all'indice; io raccomando, che appena la lettera sia copiata, dalla mano o dal digrafo, sul

foglio dell'ultima lettera, nella stessa [illegible] annotazione sotto il nome della piazza, in margine. Nel [illegible] margine dell'ultima lettera si noti il foglio di quella che è appena registrata. I numeri possono essere collocati assieme così $\frac{340}{372}$, o la superiore può essere annotata al principio e l'inferiore alla conclusione di ogni lettera.

Questa usanza sarà particolarmente utile nei grandi stabilimenti, dove si hanno per le mani ad una sola volta due libri di lettere con un solo indice, potendosi ricercare il libro senza l'indice, o riferendosi ad esso una sola volta.

Intorno alle istruzioni da darsi per rispondere a qualche punto particolare che possa occorrere, la pratica dei mercanti è assai varia. Alcuni aprono le loro lettere in presenza di chi è incaricato della corrispondenza, le leggono ad essi ad alta voce, e stabiliscono al tempo stesso la risposta da darsi a ciascuna; ad eccezione naturalmente dei casi che richiedono considerazioni e private consulte fra i soci. Altri, dopo avere letta essi stessi la lettera, notano con un lapis o comunicano verbalmente, inviandola, all'incaricato i loro desiderii intorno alla risposta. Qualunque sia il piano adottato, il corrispondente deve essere certo di avere comprese tutte le istruzioni del suo principale, prima di metterle in iscritto, ed è meglio fare delle domande in precedenza, piuttosto che dover fare delle correzioni dopo che la lettera è scritta. Quando chi sta alla corrispondenza riceve istruzioni, ne faccia subito annotazione nel suo libro delle memorie tenuto per questo intento.

Certamente un giovine impiegato, dovendo imparare ogni cosa, sarà premuroso di prendere annotazione di quanto avviene intorno a lui, col quale mezzo egli avrà una utile raccolta di informazioni, e soggetti di commercio, e di precedenti, per sua futura norma, egli rialzerà di assai il valore del suo servizio, e guadagnerà l'opinione de' suoi principali, ai quali sarà sempre cosa grata il vederlo pronto, intelligente ed al corrente degli affari.

INTRODUZIONE.

La GRAN BRETAGNA e l'IRLANDA sono le due isole più grandi dell'Europa, situate al N. della Francia, nell'oceano Atlantico. La prima di queste comprende l'Inghilterra, la Scozia ed il Principato di Galles, che assieme all'Irlanda, alle isole adjacenti, ed alle loro importanti Colonie in tutte le 5 parti del mondo, formano l'*Impero Britannico,* uno dei più considerabili del globo.

L'INGHILTERRA è il regno più grande e più meridionale della Gran Bretagna, confinante al nord colla Scozia, all'ovest col Principato di Galles, il Canale di S. Giorgio, e l'Atlante; all'est col mar Germanico, ed al sud colla Manica. L'aspetto del paese è pittoresco; piano generalmente il suolo, e fertile in molte parti, specialmente a levante ed al centro. Tutte le parti coltivate dell'Inghilterra producono, più o meno. granaglie, vegetabili e frutta, ma alcune altre produzioni, come luppoli, canape, lino, zafferano e guado, sono di coltura locale. Il grano formò fino al 1770 un considerabile articolo nella lista delle esportazioni d'Inghilterra, ma dopo questo periodo il bilancio del commercio del grano (*Corn Trade*) è stato decisamente dalla parte delle importazioni. La vigna non cresce in Inghilterra: la birra è la bevanda ordinaria degli abitanti. Seguendo la statistica dell'Inghilterra pubblicata a Londra nel 1842 da *William Frederic Spackman* e da esso dedicata ai Membri del Gabinetto di S. M. consta che il suolo totale del regno unito misura 77,394,433 acre, delle quali 46,522,970 sono coltivate, e valutandone il prodotto a L. 6 1/2 per acre si ha un risultato di circa 300 milioni di lire sterline pel valore annuo dei prodotti greggi dell'agricoltura. La produzione del grano si fa ascendere a circa 10 milioni di *quarter* per annata media e la consumazione si porta a 15 milioni di *quarter*. Si alleva in Inghilterra una quantità grande di bestiami, la lana delle pecore è assai stimata, ed i suoi cavalli sono i più pregiati d'Europa.

La princ[illegible] suolo Britanno sta nelle viscere della terra; il più apprezzabile di tutti i suoi minerali è il carbon fossile. Molte sono le contee dove abbonda questo combustibile, le più considerabili sono Durham, Nothumberland, Stafford, Devon, Cumberland, Lancaster, Galles, ecc.

Un altro minerale di somma importanza, e che abbonda straordinariamente nell' Inghilterra, è il ferro. Vi sono miniere di questo metallo in molte parti dell' Inghilterra, ma principalmente nelle contee di Shropshire, Derby, Gloucester, Warwich, Stafford, ecc. Lo stagno abbonda principalmente nel Cornwall e Devon. Il piombo al Nord delle Galles, nel Cumberland, Derby, Sommerset, ecc. Le più floride miniere di sale trovansi nella contea di Chester, nei contorni di Norwich e ne somministrano annualmente da 65 a 70,000 tonnellate. Le miniere del piombo si trovano numerose nelle vicinanze di Keswich nel Cumberland, e nel paese di Galles, il marmo nel Derby.

I fiumi principali dell' Inghilterra sono il Tamigi, la Saverna, il Trento, ed il Mersey. I canali artificiali sono talmente numerosi in questo regno, che si può attualmente viaggiare da Londra a quasi tutte le contee senza mettere piede a terra. I seguenti sono i più interessanti:

Gran Junction .	miglia	ingl.	90	Kennet e Avon .	miglia	ingl.	60
Trunk	»	»	140	Lancaster	»	»	76
Asbby	»	»	50	Leominster	»	»	45
Basingstoke . . .	»	»	37	Liverpool e Leeds .	»	»	130
Brecon	»	»	33	Rochdale	»	»	32
Chesterfield . . .	»	»	45	Union	»	»	43
Ellesmere	»	»	57	Worcester	»	»	32
Gloucester . . .	»	»	31				

molti altri ve ne sono di minore estensione, fra i quali il *Duca di Bridgewater* vicino a Manchester, il *Birmingham* ed il *Coventry*, i quali abbenchè di breve corso, meritano menzione stante gli immensi affari che col loro mezzo si fanno. L' Inghilterra è divisa in 40 contee o shires.

La Gran Bretagna è ora senza contrasto il paese più industre del mondo, e non v'è si può dire città che non si distingua per qualche importante ramo di lavoro; ecco le principali per gli oggetti seguenti.

Manifatture di cotone: Manchester, i due Bolton, Blackburn, Preston, Rochdale, Warrington, Chester, Norwich e Londra in Inghilterra; Glasgow ed altre città de lla Scozia meridionale.

Manifatture di lana: Leeds, Halifax, Bradfort, Huddersfield, Kendal, Frome, Strond, Colchester, Shrewsbury, Salisbury, Exeter, Calne, Taunton, Coventry, Norwich, Nottingham, Gloucester, Leicester, in Inghilterra; Glasgow e Perth in Iscozia.

Manifatture di lino: Warrington, Leeds, Barnsley, Bridport, Exeter, Maidstone, ecc., in Inghilterra; Lisburne, Newry, Belfast, Drogheda, Cootehill, Monaghan, Armagh, Sligo, Galway, Dublino, ecc., in Irlanda; Glasgow, Dundee, Paisley, Montrose in Iscozia.

Fabbriche di seta: Coventry, Macclesfield, Londra, Reading, Nottingham, Derby, Sheffield, ecc., in Inghilterra; Paisley, in Iscozia, e Dublino, in Irlanda:

Oggetti di ferro, d'acciaio e minuterie: Sheffield, Birmingham, Londra,

Barnsley, Wolverhampton, Kletley, [illegible]rewsbury, Colebrookdale, ecc., in Inghilterra; Merthyr-Tydvil, Swansea, Neath, nel principato di Galles; Carron-Works, Clyde-Works, ecc., in Iscozia.

Giojelleria: Sheffield, Birmingham e Londra.

Majolica: Burslem, Etruria, (Staffordshire), Leeds, Chesterfield, Londra, Newcastle, Bristol, ecc.. in Inghilterra; Glasgow, in Iscozia.

Porcellana: Worcester e Derby.

Concie di corami e pelli: Londra, Bristol, Warwich, Huntingdon, Worcester, ecc., in Inghilterra; Perth, in Iscozia; Limerick, in Irlanda.

Fabbriche di vetri: Londra, Manchester, Sant'Helen, Verreville, Bristol, ecc., in Inghilterra; Glasgow, in Iscozia.

Fabbriche di carta: Londra, Maidstone, Hereford, il paese di Galles. ed alcune contee di Scozia.

LONDRA è la più grande, la più florida e la più popolata città dell'Europa, capitale dell' Inghilterra e di tutto l'impero Britannico; situata sulle due rive del Tamigi, circa 25 leghe distante dal mare.

Questa moderna Babilonia forma, secondo il censo del 1851, 2,675,000 abitanti, e viene divisa in tre parti, cioè: la Città propriamente detta *(City)*, quella di Westminster, ed il borgo di Southwark. Le due prime stanno sulla sinistra e l'ultimo sulla destra riva del fiume.

La *City* e sue dipendenze all'E., sono il quartiere del commercio, il soggiorno de' banchieri e dei negozianti; nella città di Westminster e sue dipendenze all'O. risiedono la corte, i ministri e la nobiltà. Il borgo di Southwark è la parte ove florisce l'industria manifatturiera. Le comunicazioni tra le due sponde del fiume hanno luogo per mezzo di sei magnifici ponti; cioè quello di Londra, Southwark, Blackfriars, Waterloo, Hungerford-Suspension-Bridge, Westminster, Vauxhall. È stata ultimata nel 1842 la strada sotterranea o *tunnel* sotto il Tamigi, opera ammirabile e gigantesca, condotta dall' ingegnere Brunel.

Quel tratto del Tamigi dal ponte di Londra sino a Deptford forma il porto, ed ha una lunghezza di circa una lega e mezza, sopra una larghezza di 400 o 500 metri. I navigli stanno ormeggiati dai due lati del fiume.Sono stati scavati molti comodi bacini (*Docks*), ove possono caricare e scaricare, in perfetta sicurezza, numerose navi, e sono:

East-India Docks, erano questi in origine destinati per le navi della compagnia delle Indie Orientali, ma adesso sono aperti a tutte le navi.
West-India Docks, id. per quelle della compagnia delle Indie Occidentali.
London Docks, idem per i navigli con vino, acquavite, tabacco e riso.
Commercial Docks, idem per quelli con legname, granaglie, ed altri articoli di volume.
S. Katharine's Docks, idem per i bastimenti in generale.

L'industria di questa capitale rivalizza, se non la sorpassa con quella di Parigi, giacchè non v'è articolo di lusso, che non sia lavorato in Londra all'ultima perfezione. Le macchine a vapore impiegate nelle fabbriche di Londra consumano una prodigiosa quantità di carbon fossile, il cui denso fumo oscura l'atmosfera, annerisce le case, e rende il soggiorno di Southwark assai spiacevole.

Non vi sono in Londra meno di 19,000 telai in attività per le *stoffe di seta*, che danno impiego a più di 50,000 persone, e producono pel valore

di 75 m... ... circa un terzo si consumano nella cap...

LIVER... ...ella contea di Lancaster, situata sulla riva destra ... ...l Mersey nel canale di S. Giorgio, è dopo Londra la prima città dell'Inghilterra per l'immenso suo commercio. Sono assai belli gli edifizii dei Mercati e la nuova Dogana. La Borsa è costruita sul disegno della piazza S. Marco a Venezia ed ha nel centro un bel monumento di ferro fuso eretto alla memoria di Nelson. Meritano pure onorevole menzione i suoi numerosi stabilimenti d'istruzione e di beneficenza. Non si deve passare sotto silenzio il bel faro terminato nel 1830 ed il magnifico *tunnel* che, scavato sotto una parte della città congiunge il porto alla strada ferrata di Manchester. Questa bella galleria sotterranea è lunga più d'un miglio, larga 22 piedi ed alta 16, illuminata dal gaz.

Liverpool è 12 leghe distante da Manchester, e deve la sua prosperità a questa *regina delle città manifatturiere*, alla quale serve di porto per i cotoni, le lane e la maggior parte delle materie greggie di cui abbisogna per alimentare le numerosissime di lei fabbriche; è pure l'emporio primario delle manifatture di Manchester e di quelle di molte altre principali città del Regno destinate per l'estero. Le comunicazioni fra Liverpool e Manchester sono attivissime per mezzo dell'Iruel e del Mersey, ma principalmente per la strada di ferro *(Railroad)* recentemente stabilita. Il canale di *Leeds-and-Liverpool* facilita le comunicazioni tra Liverpool e le piazze manifatturiere più ragguardevoli dell'Inghilterra.

Prima del decimosesto secolo Liverpool non era che un semplice villaggio di 5,000 anime, ed è ora una floridissima ed opulenta città, che secondo il censo del 1851 contiene 750.000 abitanti.

Il porto di Liverpool è formato da 25 bacini artificiali *(Docks)*, larghi, comodi, spaziosi, che occupano una superficie di 450,000 metri quadrati i quali, facilitando lo sbarco ed imbarco delle merci, fecero la fortuna di questa città. La polizia dei *Docks* è ammirabile e severa: è assegnato ad ogni bastimento il suo posto che non può cambiare senza un permesso del Comandante, e ad oggetto di prevenire ogni specie di confusione, ciascun *Dock* ha una destinazione speciale; gli uni non ricevono che i bastimenti di cabottaggio; alcuni sono destinati per quelli che fanno i viaggi di lunga corsa; altri non si aprono che per bastimenti carichi di cotone dagli Stati Uniti; altri finalmente non ammettono che i bastimenti dal Baltico e dai mari del Nord. Lo sbarco ed imbarco delle merci si fa da una classe di gente chiamata *Lumpers*, e si paga una somma di convenzione che suole importare da 2 fino talvolta a 20 ghinee, secondo la portata del bastimento e la qualità del carico. Il porto ha magazzino, il peso delle merci, ecc. si fa dai facchini, dei rispettivi ricevitori delle mercanzie, come pure gli stessi impiegano i loro barilari, cassari ed imballatori per condizionare i colli in caso di bisogno.

Fino al 1829 gli affari di Banco e di giro si facevano a Liverpool col mezzo di piccol numero di banchieri privati e di una soccursale della Banca d'Inghilterra. Si stabilì a quell'epoca il primo Banco privato e dal 1831 al 1836 si formarono tre nuovi Banchi.

Il commercio di questa città si estende a tutte le parti della terra; esso è principalmente importante però cogli Stati Uniti d'America, dai quali riceve una prodigiosa quantità di cotone in lana. Anche il commercio tra Liverpool e l'Irlanda è assai considerabile ed aumentò maggiormente

dopo lo stabilimento dei pacchetti a vapore sulle linee di Glasgow, Whitehaven, Belfast, Dublino, ecc. L'Irlanda spedisce con questo mezzo i suoi grani, bestiami, carne secca e salata ed altre vettovaglie, commercio immenso che va a 200 milioni di franchi all'anno. Esporta Liverpool in Irlanda in cambio di questi articoli carbon fossile, stoviglie, sale, ecc. La navigazione a vapore del porto di Liverpool presenta un effettivo di 70 *steamers* della forza complessiva di 9200 cavalli. Liverpool mantiene anche da molto tempo a questa parte dei pacchetti a vela periodici e ne partono regolarmente 4 al mese per New-York, 2 per Filadelphia, 1 per Boston, 2 per Rio Janeiro, 2 per Genova e Livorno e 3 per Lisbona.

Nessuna città del mondo offre l'esempio di un aumento tanto sorprendente di commercio quanto Liverpool. Nel 1757 entrarono nel suo porto 1371 bastimenti, ed ogni anno il numero andò progredendo a segno tale che ascendono presentemente a 18,000, circa un quinto dei quali sono navigli di lungo corso.

Il mercato dei grani in Liverpool si tiene ogni martedì e sabbato; quello dei vegetabili e del pesce tutti i giorni; e sono fissati pel mercoledì ed il sabbato quelli per i generi di lusso. L'industria di questa città è essenzialmente rivolta agli oggetti della marina, cioè àncore, catene ed altri lavori di ferro; gomene, cordami, ecc.; sono pure numerose le sue fabbriche e manifatture di sale, di porcellana, di stoviglie, di cotonerie, di vetraglie, di orologi, di chincaglierie, ecc. Liverpool mette in mare ogni anno, termine medio, 12 *steamers* nuovi (6 di prima classe e 6 di seconda). Vi sono in piena attività 30 cantieri per le costruzioni navali, 12 dei quali costruiscono battelli a vapore e navi d'alto bordo. Conta inoltre 6 a 7 stabilimenti per la costruzione delle macchine a vapore.

MANCHESTER è una grande città della contea di Lancaster, 12 leghe all'E. di Liverpool sull'Irwell. La maggior parte di Manchester è sulla sponda sinistra della riviera, la porzione che si estende lungo la riva opposta è l'antico sobborgo di *Salford*, che forma al presente più di un quinto della città.

Manchester è la più popolosa città dell'Inghilterra, dopo la capitale, formando assieme a Salford circa 325,000 abitanti. I nuovi quartieri offrono delle contrade assai belle con eleganti edifizi, ma la parte antica della città conta molte strade anguste e mal selciate, con case e fabbriche di trista apparenza, annerite dal fumo delle numerose macchine a vapore. Niun'altra città del regno distinguesi al pari di questa nelle istituzioni caritatevoli e poche la sorpassano per quelle di pubblica istruzione. Porta essa il vanto sopra tutte le città del mondo per l'immensa fabbricazione dei tessuti di cotone d'ogni specie e dei cotoni filati. Essa è il centro di questi due importantissimi rami d'industria e di commercio inglese. Le mercerie, i velluti, le stoffe di lana, quelle di canape, di lino e di seta formano anch'esse una parte assai ragguardevole della sua ricchezza industriale. Un forestiere che arrivi a Manchester resta colpito d'ammirazione alla vista degl'immensi magazzini di stoffe destinate ognuna per un paese diverso; il mondo intiero sembra essere tributario di questa industriosa città.

300 macchine a vapore e più di 30,000 telai sono sempre in moto nella città e nei dintorni. Liverpool la provede delle materie prime che ritrae da tutti i paesi della terra per uso delle sue fabbriche e quegli stess materiali ritornano quindi in gran parte per la stessa via trasformati in fili e tessuti.

Le cau [illegible] prendente prosperità di Manchester si riconoscono prima di tutto nelle buone disposizioni del popolo e quindi nella ricchezza delle cave di carbon fossile dei suoi dintorni e nella quantità di canali e riviere che permettono di trasportare con poca spesa questo combustibile. La quantità media dello scambio di merci tra Manchester e Liverpool si calcola che ammonta a circa 1,700 tonnellate per giorno; s'impiegano nell'anno come mezzo di trasporto 12,000 barche, oltre l'immenso passaggio pella strada ferrata *(Great-Western)* che dopo il 1830 congiunge queste due città. Un'altra strada ferrata *(North-Midland)* va da Manchester a Leeds.

BRISTOL, situata al confluente dell'Avon e della Frome, fu per molto tempo la città più commerciante dell'Inghilterra dopo Londra, ma è presentemente molto inferiore a Liverpool; Bristol, assieme al suo grande sobborgo *Clifton*, forma 140,531 abitanti, ed ha tuttavia un commercio molto esteso, particolarmente colle Antille, coll'Irlanda, col paese di Galles, colle Indie e coll'Africa.

L'edificio della Dogana, la Borsa e la sala di Commercio sono assai rimarcabili. Nessun altro porto offre i vasti mezzi di questo, sia per la costruzione come per le riparazioni dei bastimenti a vapore nei suoi grandi cantieri. Quello dei signori Acramans Morgan e C. è uno dei più estesi stabilimenti di tal genere del mondo, ove si trovano riuniti i due rami di costruzione di macchine e fonderia. L'Avon è navigabile per i grossi bastimenti, che possono arrivare fino alla città. Le officine di rame di Bristol sono le più considerabili dell'Inghilterra e molte sono le sue raffinerie di zucchero; oltre a questi due, per essa importanti rami d'industria, ha fabbriche di vetrami, di aghi, di sapone, di cappelli, di porcellana, di stoffe di lana, tela da vela, ecc. I diritti percepiti dalla Dogana di Bristol ammontano presentemente a 32 milioni di franchi. Appartengono a questo porto da 300 e più bastimenti della portata di circa 50,000 tonnellate.

Le spese di porto sono molto gravose: una nave di 500 tonn. entrando a Bristol è soggetta ad una spesa di 100 a 120 lir. st. (2,500 a 3,000 fr.) oltre quella dei barilari, cassari, ecc. che suole importare 50 a 100 lir. st. (1,250 a 2,500 fr.) secondo la condizione del carico. La stessa nave alla sortita è soggetta ad un tonnellaggio di 4 d. p. tonn. (41 2/3 cent.) e 15 a 20 lir. st. (375 a 500 fr.) di pilotaggio. Le consuete spedizioni che da Bristol si fanno pel Mediterraneo si ristringono generalmente agli zuccheri di sua raffinatura, ed ai ferri e bande stagnate che riceve da Cardiff.

BIRMINGHAM, è la più grande e la più ragguardevole città della contea di Warwick, fabbricata sopra una collina, presso al fiume Rea, con circa 200,000 abitanti. La parte bassa della città si compone principalmente di case vecchie, di magazzini, di botteghe e di officine di operai, quella alta invece, modernamente fabbricata, contiene strade spaziose, alcuni edifizi ed abitazioni più eleganti. Birmingham è la grande officina del regno per l'immensa fabbricazione delle armi da fuoco e da taglio, per quella delle macchine a vapore, delle chincaglierie d'ogni specie e di tutti infine gli oggetti metallici di capriccio, di moda e d'ornamento Trovansi nel sobborgo di *Soho* le grandiose officine di *Botton* e *Watt*, ove si ammirano molte macchine ingegnose e fra le altre quella per battere le monete, colla quale si coniano da 30 a 40,000 monete all'ora. I dintorni di Birmingham, in un raggio di molte miglia, presentano una continuazione di officine e di lavoratoi di metalli. Tutto il cammino al N. O. sino

a Wolverhampton è coperto di miniere di carbone e di ferro, per modo tale che gli Inglesi in via di scherzo chiamano questa contrada la regione infernale *(the infernal region)*, poichè l'occhio non vi scorge che fuoco, fumo, capanne annerite, macchine, ruote, incudini, martelli e carbone. Benchè Birmingham trovisi nel centro dell' Inghilterra ha essa, per mezzo di canali, comunicazione con tutti i mari che circondano l'isola: il mare del Nord, la Manica, il canale di S. Giorgio ed il mare d' Irlanda. Il canale di *Jazeley* , che si unisce a quello di *Oxford* e di *Gran-Tronco*, mette Birmingham in comunicazione con Londra, Hull, Manchester e Liverpool. Una *strada ferrata* che va da Birmingham a Londra la congiunge mediante diverse diramazioni, con parecchie altre città e con Manchester. Si tengono in Birmingham due grandi fiere ogni anno.

NEWCASTLE. Capo luogo della Contea di Northumberland sta sulla sinistra sponda del Tyne a quasi 4 leghe dalla sua imboccatura nel mare del Nord. Dal mare fino a Newcastle il Tyne è navigabile per le navi di 300 ed anche 400 tonnellate.

Questa città conta presentemente poco meno di 72,000 abitanti ed è la più importante del nord dell' Inghilterra, vantaggio che deve alla sua posizione al centro di un territorio celebre per l'abbondanza del carbon fossile, il quale dà un grande impulso al suo commercio ed alla sua industria. Appartengono a questo porto un migliaio e più bastimenti esclusivamente impiegati nel suo commercio. La produzione del carbon fossile si valuta a 42 milioni di quintali metrici all'anno, nello scavo dei quali lavorano 50.000 operai. Più di 30 pacchebotti ed altri navigli mantengono una continua comunicazione tra questa città e Londra e colle principali città dell' Inghilterra. Ogni anno i legni di Newcastle trasportano in Londra 1,600,000 tonnellate di carbon fossile. Oltre il carbone si esporta da Newcastle molto piombo delle miniere di Northumberland, ferro greggio e lavorato, acciaio, maiolica, vetri, pietre mole, nero di fumo, sapone, tele da imballaggio ed altri oggetti delle sue fabbriche. Le principali importazioni consistono in vini e frutta del mezzogiorno, olio, grani, biade, legname da fabbrica, canape ed altri prodotti del Baltico e della Norvegia; generi coloniali, ecc. L' introito della Dogana di Newcastle sulle importazioni ed esportazioni del suo porto sul *Tyne* ascese nel 1842 a lire sterline 432,787 e nel 1843 a lire sterline 494,524, e da quell'anno in poi continuò ad aumentare in proporzione.

Le fucine e le fabbriche di Newcastle sono assai numerose e considerabili, e fra queste occupano il primo rango le fucine e le vetraie.

HULL, è uno dei porti più considerabili della Gran Bretagna, posto al confluente dei fiumi Hull ed Humber , sulla sinistra sponda di quest'ultimo, ed a 7 leghe dalla sua foce nel mare del Nord. Il porto è sicuro e comodo, ed è il centro di un estesissimo commercio coll'estero e coll' interno; quest'ultimo è assai favorito dai numerosi canali che facilitano la sua comunicazione colle principali città del regno.

I diritti della Dogana di Hull ammontano a circa 20 milioni di fr. ed appartengono al suo porto circa 600 bastimenti registrati della portata di 70,000 tonnellate. Manda molte navi alla pesca della balena in Groenland, e forma questa uno dei più importanti rami del suo commercio.

Hull possiede tre docks considerabili, che rispondono degnamente all'estensione delle relazioni di questa città industriosa e commerciante, la quale forma presentemente 48.342 abitanti.

Il commercio di Hull ha molto profittato dopo l'apertura della *strada*

ferrata, che va a Leeds ed a Manchester. Prima che questa fosse in attività tutti i bastimenti, che da Hull andavano a caricar legnami al nord dell' Europa erano costretti a partire in savorra, mentre invece ora portano il pieno loro carico di carbone e sale. La Compagnia dei docks di Hull ha già richiesto al Parlamento l'autorizzazione di scavare dei nuovi docks, che si congiungano alla detta strada.

Il porto di *Goole* ha recentemente tolto ad Hull una porzione del suo traffico; un buon numero dei bastimenti esteri che frequentano il porto di Goole sono per lo più di piccola portata e recano ossa, stracci, seme di rape, ecc.

EDIMBURGO, capitale della Scozia, è situata sopra tre colline, nella contea del suo nome, a poca distanza dal golfo di Forth. La *vecchia città* occupa la collina del centro e parte di quella del S. La *città nuova* sta sulla collina del N. A poca distanza della prima si erge sopra la cima di una roccia un ampio e forte castello. La celebre università di Edimburgo è frequentata da circa 2,300 studenti, ed è fornita di una biblioteca di 50,000 volumi, un museo di storia naturale ed uno spazioso giardino botanico. Vi sono in questa città un gran numero di tipografie ed il commercio dei libri è assai considerabile. Si fabbricano molte tele di lino, che formano il principale articolo di esportazione; vi si contano fra gli altri 2,000 luoghi da distillare ove apparecchiasi l' acquavite d' orzo *(whisky)*; si fanno molte vetture di ottimo gusto, che in gran parte si esportano; vi si lavorano molti altri oggetti di comodo, di lusso, ma in generale servono per uso del paese. Il commercio coll' estero si fa per mezzo del vicino suo porto di *Leith* nel golfo di Forth, ove risiedono la maggior parte dei negozianti.

Edimburgo possiede tre Banche privilegiate, cioè la *Banca di Scozia*, o *Antica Banca*, con un capitale di 1 1/2 milione di lire sterline. La *Banca Reale di Scozia* con un capitale di 1 milione di lire sterline e la *Compagnia delle tele,* per l' incoraggiamento di questa industria, con un capitale di 500,000 lire sterline. La *Banca Commerciale di Scozia* possiede un fondo di tre milioni di lire sterline e mantiene degli Agenti nelle principali città di provincia. La popolazione di Edimburgo ammonta circa a 140,000 abitanti.

GLASGOW, è una dalle più importanti città della Gran Bretagna, e la più considerabile e bella della Scozia, nella contea di Lanark, sulle due rive del Clyde. Popolazione è di 290,730 abitanti.

La sua celebre università, frequentata da oltre 1,600 studenti, contiene un bel museo, che si annovera tra i più ricchi dell' Europa.

Glasgow è, dopo Manchester, la città più manifatturiera dell' Inghilterra; numerosissime sono le sue fabbriche di tele di lino e di cotone, di mussole, d' indiane, di fazzolettami, di linoni, di battiste, di panni, di porcellane, di cristalli, ecc. Ha fonderie di ferro e di caratteri; raffinerie di zucchero, ecc. Glasgow mantiene un'attiva comunicazione coll'Atlantico per mezzo del Clyde e col mare del Nord mediante il canale che congiunge questo fiume al Forth. I bastimenti che eccedono le 100 tonnellate non possono montare il Clyde, e sbarcano i loro carichi nel *porto di Glasgow* circa 7 leghe distante dalla città vicino alla foce del fiume.

In Glasgow si è nel 1810 costrutto il primo battello a vapore che si vide in Europa, e presentemente questa città impiega circa 40 navigli di questo genere. Si contano nelle sue mura e nei dintorni 32,000 telai per filature di cotone e circa 300 macchine a vapore per dette filande ed altre manifatture. Tutti questi stabilimenti occupano circa 20,000, operai.

La marina mercantile di Glasgow è la seconda della Scozia e monta a 38,000 tonnellate. Entrano ogni anno nel suo porto più di 400 navigli e quasi 600 sono impiegati nella esportazione di più di 100 milioni di fr. Il commercio di cabottaggio è anche assai considerabile.

Glasgow ha dai dintorni una buona quantità di carbon fossile, e molto ne riceve pel canale di Monkland.

Nel 1815 si è stabilita in Glasgow una Banca di scorta e di provvidenza; vi sono inoltre molte Banche particolari ed una succursale della Banca reale di Scozia.

GREENOK è il principale porto marittimo della Scozia situato alla foce del Clyde nella contea di Renfrere con 30,000 abitanti.

La pesca delle aringhe è il più antico, ed è stato per molto tempo il principale ramo della sua industria; a questa si aggiunse la pesca del merluzzo sul banco di Terra nuova ed alla nuova Scozia; più di recente s'introdussero numerose raffinerie di zucchero, che molto contribuiscono alla floridezza del suo commercio. Vi sono anche molti conciatoi e birrerie, alcune fabbriche di sapone, di cordami, di tele da vele, di stoviglie e dei principali oggetti per uso della marina. Anche la costruzione dei navigli è da qualche tempo assai considerabile nei cantieri di Greenock. Molti battelli, a vapore mantengono attive le comunicazioni di questa città con Glasgow, Belfast, Liverpool, Londonderry, Inverness, Campbeltown, ecc.; alcun' altra città della Gran Bretagna non presenta sotto questo rapporto, maggiori facilità ai viaggiatori.

La marina mercantile di Greenock conta circa 29,000 tonnellate. Le importazioni consistono in rhum, zucchero, mogane, riso, potassa, legno da costruzione, ecc. dall'America; vini, frutti, ecc. dal Portogallo.

DUBLINO, capitale dell' Irlanda e capoluogo della provincia di Leinster e della contea del suo nome, è situata sulle due sponde del Liffy, nel fondo di una spaziosa baja che porta pure il suo nome. Sono osservabili alcuni dei suoi magnifici edifizii, principalmente quello della Borsa, della Banca, della Dogana, il castello del Governo, l'uffizio del Bollo, quello delle Poste, il palazzo dell'Accademia, il magazzino del tabacco e molti altri. L'aspetto di questa città ha qualche somiglianza con Londra.

Dublino si distingue sopra tutto pei suoi grandiosi instituti scientifici e più d'ogni genere; offre molte notabili costruzioni per agevolare le comunicazioni coll' Inghilterra, la Scozia e le altre parti d' Irlanda. Voglionsi, principalmente citare i *Docks* capaci di più centinaia di navigli; le vaste *Darsine,* ove principiano il *Canale Reale* che va da questa città a Tarmonbarry ed il *gran Canale* che va a Banagher; i due superbi moli di granito che furono costrutti per impedire la riunione dei due banchi di sabbia che minacciavano di riempire tutto il porto. La marineria mercantile di questa città è di 18,100 tonnellate, e la Compagnia dei battelli a vapore impiega continuamente 30 navigli da 200 a 300 tonnellate nelle sue varie stazioni.

La *Banca d'Irlanda*, stabilita a Dublino nel 1784 sul piano di quella d'Inghilterra, è molto considerabile ed è in relazione con quella di Londra.

I bastimenti che si ancorano nella baja sono, particolarmente d'inverno, molestati dai venti dell' E. e N. E. e nei tempi procellosi conviene rimorchiarli nel porto recentemente costrutto al N. O. di Howth-Hill.

Questa capitale è il centro del commercio irlandese; numerose sono le sue fabbriche di tele di lino, tanto favorevolmente note in commercio sotto la denominazione di *tele d'Irlanda:* ha inoltre molte manifatture

di cotone ..., ecc., raffinerie di zucchero, birrerie, ecc. I cereali, le ... lino, ed il bestiame vivo e salato sono i principali articoli di esportazione. Il valore del bestiame vivo esportato nel 1839 da Dublino per Liverpool ed altri punti della costa sommò a 3,330,857 lire sterline e si componeva di 848,555 teste, delle quali 778,264 per Liverpool. La popolazione di Dublino ascende presentemente a circa 500,000 abitanti.

CORK, sul fiume Lee, è uno dei principali e più sicuri porti dell'Irlanda, capoluogo della provincia di Munster e della contea del suo nome. Contiene un arsenale, cantieri da costruzione, una Borsa, una Società di dotti, molti stabilimenti di beneficenza. La sua popolazione monta a 150,000 abitanti.

Il suo commercio consiste principalmente in bestiami, carne salata burro, e sego (1); i quali articoli servono per provvedere quasi tutte le navi mercantili e da guerra della Gran Bretagna: esporta anche molte tele di lino, cuoi, sale, candele, sapone, pesce salato, ecc.

L'industria consiste principalmente nella fabbricazione delle tele da vele, cuoi, carta, colla, vetri, panni ed altri articoli meno importanti. I giorni di mercato sono il venerdì ed il sabbato. Vi sono due fiere all'anno, una si tiene il lunedì della Trinità, l'altra il primo di ottobre.

(1) Si uccidono più di 100,000 buoi ed altre bestie a corna ogni anno dal principio d'ottobre alla fine di gennaio.

COMMERCIAL

CORRESPONDENCE

ADVICE TO A PERSON COMMENCING BUSINESS.

1. — ON COMMENCING BUSINESS.

Milan, 6th February, 18—.

Mr. Alexander Temple, Leghorn (1).

My dear Sir, — You ask my advice on the intention you have of establishing yourself in business: and you desire to know what are the best means of ensuring respectability and success in commercial life.

I will give you my sentiments on this subject: — First, aim (2) at acquiring all possible knowledge, and especially such as is connected with business; add to that, irreproachable conduct, which will gain for you both confidence and credit. Do not think of establishing yourself too early in life; for a young man has neither the experience

(1) In tutte le lettere d'affari è costume di scrivere il nome e l'indirizzo sulla prima pagina; perchè se la soprascritta o la coperta, in cui la lettera era inchiusa, fosse levata, o andasse smarrita, non si saprebbe più a chi fosse diretta. Mercanti, banchieri, legali, ecc., mettono ordinariamente il nome e l'indirizzo in capo alla pagina, ma nelle lettere officiali essi sono più sovente scritti al piede. Presso alcuni l'ultima maniera è considerata come più rispettosa. — (2) Aim; mirate, abbiate di mira.

nor the knowledge requisite (1) for such an undertaking: nor yet defer it till too advanced an age, when, no longer possessed of tho zeal and courage necessary for business, one is led by apathy, or dilatoriness (2) to neglect the best opportunities, and when an excess of caution sometimes leads to unforeseen ruin.

Do not commence in times critical or fatal to commerce; consult both political and public events; if there be war going on, watch (3) its progress attentively, especially, if it be a naval war.

Be careful not to establish yourself before you possess funds adequate to conduct your affairs, to provide for your personal wants, and the maintenance of your establishment.

Always keep some funds in reserve to meet unforeseen demands (4), such as dishonoured bills (5), etc.

Unless some very advantageous opportunity offer, do not enter into partnership; but rather labour and accumulate for yourself alone.

Let the arrangement of your books precede your operations: continue always to keep them, or have them kept in the strictest order.

Above all, be studious to acquire a good epistolary style; the art of writing a good letter is very rare and highly valuable in every branch of trade, but especially in commerce.

Be prompt in replying to all letters that you receive; it will shew attention to your correspondent's interests, and will gain you many commissions.

Connect yourself with respectable houses in all quarters (6); those of acknowledged probity, punctuality, and

(1) Requisite; richieste, necessarie. — (2) Dilatoriness, lentezza, abitudine di protrarre troppo in lungo gli affari. — (3) Watch; spiare attentamente. — (4) Always keep some funds in reserve to meet unforeseen demands; tenete sempre in serbo alcuni fondi per far fronte ad impreveduto domande. — (5) Dishonoured bills; cambiali protestate. — (6) In all quarters; in tutte le piazze.

solidity, and whose business is analogous to your own: for such as chiefly import wines, for instance, are not always well versed in manufactured goods or corn.

Be on your guard (1) against all who are of equivocal character or doubtful stability: your credit will rise in proportion as it is remarked that all your transactions are with houses of unquestionable respectability.

Conduct yourself towards all persons on every occasion with civility, and in a wise and prudent manner: this will render you esteemed, and will prepare for you friendship and support in times of need and embarrassment.

Dot not forget yourself in prosperity; be not puffed up (2) with your success; and never despise the unfortunate. Recollect that a reverse of fortune can reduce millions to nothing.

Be exact and punctual in fulfilling your engagements to the utmost. As far as possible, buy and sell for cash (3), or at the shortest credit possible; by adopting this rule you will avoid the chance of being entangled (4) in complicated affairs, which frequently prove ruinous.

Undertake nothing without reflection, but weigh (5) deliberately all your measures: the rash (6) and inconsiderate prosper only by accident, and their prosperity is generally very short-lived.

Lead a regular life, and put a restraint (7) upon your expenditure: this will sustain your credit, and it is more easy to save than to gain.

If you find yourself embarrassed, or in a critical situation, your first step should be to ask advice; but make a judicious choice of your advisers; seek them first among those who have been similarly circumstanced, and then procure the opinion of some other persons.

(1) Be on your guard; state in guardia, state all'erta. — (2) Be not puffed up; non lasciatevi gonfiare, inorgoglire. — (3) Buy and sell for cash; comprare e vendere a pronti contanti. — (4) Entangled; impacciato, avviluppato. — (5) Weigh; pesate, ponderate. — (6) Rash; precipitoso. — (7) Restraint; limite, ritegno.

From having neglected to ask advice, and from having had too much confidence in themselves, many merchants have been brought to ruin.

Be active, assiduous, honest, and upright (1): but do not imagine that your talents and your virtues will ensure success. No; but by so doing, you will, at all events, have the secret approbation of your own conscience, and the consolation of having acted in accordance with the dictates (2) of prudence and reason; so that whatever be the issue of your affairs, you will enjoy the esteem of sensible men and the approbation of heaven. I am, etc.

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2. — APPLICATION FOR AGENCY.

Milan, 17th May, 18—.

Messrs. Faulkland Sons and Co. (3), *Nottingham* (4).

Gentlemen, — Being informed by Messrs. Teesdale and Co. of your city, that, you are about establishing an Agency for Italy, I take the liberty of offering myself to your notice (5), having not only considerable experience in mercantile affairs generally; but also in correspondence with many of the most respectable merchants of this Country.

In the event (6) of your favouring me with your commissions, I will use every exertion in my power to promote the interests of your esteemed firm.

I beg (7), to refer you as to my stability and character to the annexed (8) list of commercial friends, comprising

(1) Upright; leale. — (2) Dictates; dettame. — (3) Co, abbreviazione per Company; Compagnia, si pronuncia ordinariamente in inglese per amor di brevità soltanto Co. nella sottoscrizione della firma. — (4) Scrivendo in Inghilterra ad una ditta che non sia in Londra ma in qualche altra città, non si indica il nome della contrada ove abita la ditta, supponendosi già abbastanza conosciuta per sè. — (5) Notice; qui ha il senso di conoscenza che si vuol fare, presentando per mezzo di questa lettera la propria persona e i propri servigi. — (6) In the event; nel caso. — (7) I beg: qui si sottintende to permit me; vi prego di permettermi, che, ecc. — (8) Annexed, si dice un foglio annesso ad un altro.

houses of the highest standing (1) in London and Manchester, on whose support I have the pleasure of being permitted to rely (2).

I am, Gentlemen,
your obedient servant,
Giuseppe Vorona (3).

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3. — NEW ESTABLISHMENT.

Mark Lane (4), London, 2nd March, 18—.

Messrs. Pritchard and Sons. *Leeds.*

Gentlemen, — On the other side (5) we beg leave (6) to wait on you (7) with the circular containing the notification of our establishment. It would give us the greatest pleasure to see ourselves honoured with the confidence of a house so well known for its respectability. As regards our solidity and reputation Messrs. Harris and Co. and Messrs. Gower, Francis and Co. of this place, in whose counting-houses (8) we have respectively assisted more than ten years, will be kind enough to give the most satisfactory testimony. Our chief business will consist in the commission line (9). Without however strictly confining ourselves to this branch, we shall not neglect eventual opportunities of profitable speculations for our own account (10); particularly when they appear likely to become the instru-

(1) The highest standing; il più alto rango. — (2) To rely; appoggiare. — (3) Si osservi l'ordine in cui trovansi le tre linee componenti la firma: generalmente si mette nella prima linea I am, Gentlemen, nella seconda your obedient servant, e nella terza il nome e cognome dello scrivente. — (4) Scrivendo a Londra si aggiunge generalmente la contrada, il che è indispensabile in quella grande città. — (5) On the other side; dall'altra parte. Oltre la circolare stampata si scrive sovente anche una lettera particolare per miglior raccomandazione. — (6) We beg leave; ci permettiamo. — (7) To wait on you, di presentarci. — (8) Counting-house; lo studio, il locale d'affari. La stanza dove si scrive si chiama propriamente Office. — (9) Our chief business will consist in the commission line; il nostro principale scopo di commercio sarà quello della commissione. — (10) Own account; conto proprio.

ment of forming closer connexions with those friends, who honour us with their orders for such articles as our market offers.

The inclosed price-current (1) we have the pleasure of handing (2) you for your perusal (3). We are, Gentlemen, yours very respectfully,

T. Sharpe and Cowen.

T. Sharpe will sign — *T. Sharpe* and *Cowen*
J. Philip Cowen will sign — T. Sharpe and Cowen.

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4. — HOUSE OF GENERAL AGENCY (4).

London, 7th July, 18—.

Messrs. Price and Co. *Cornhill.*

Gentlemen, — We beg to acquaint you that we have opened a house of general agency at the Mauritius under the firm of *Sherwood, Lewis* and *Co.*; the two senior members of which have been some years established at Port Louis in the same line, under the firm of Sherwood and Lewis.

It is our intention to confine ourselves (5) to commission business, and we venture (6) to solicit your countenance (7), assuring you that the strictest attention shall be paid to the management, of any affairs which you may think proper to intrust to our care.

We hope it will justify our confidence in addressing you, that we are enabled to refer (8) to the annexed list of commercial friends, comprising houses of the first eminence both in Europe and India, on whose consideration and support we have the advantage of being permitted to rely.

(1) Price-current; prezzo corrente delle merci. — (2) To hand you; sottomettervi. — (3) Perusal; ispezione. — (4) General Agency; Agenzia Generale. — (5) To confine ourselves; limitarci. — (6) We venture; avventuriamo. — (7) Countenance, appoggio. — (8) To refer; riferirci.

The signature of the only member at present in England is subjoined (1); those of the resident partners will be given in a circular from the Isle of France. We are, Gentlemen, your very obedient servants,

Mr. E. Hills will sign — Sherwood, Lewis and Co.

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5. — BROKER'S CIRCULAR (2).

Broad Street, 16th March, 18—.

Mr. George Harrison, *Milk Street.*

Sir, — Permit me to inform you that, under the auspices of the eminent firm of Messrs. Lloyd and Laurence in whose service, I spent (3) upwards of (4) fifteen years I have commenced business as a broker for colonial produce.

In soliciting the favour of your countenance and support, I beg leave to assure you that no exertion, shall be wanting on my part to justify the good opinion of my above named friends, and to give complete satisfaction to those houses who may entrust me with their orders (5). I am, Gentlemen, your most obedient servant,

Philip Wood.

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6. — DEATH OF PARTNER.

Milan, 27th January, 18—.

Messrs. Simpson Brothers and Co., *Leicester.*

Gentlemen, — We deeply regret to inform you of the sudden death of our Prior (6), Mr., Eugenio Bianchi, which occurred on the 3rd instant.

(1) Subjoined; aggiunta — (2) Broker's circular; circolare di un sensale. — (3) I spent; io passai. — (4) Upwards of; più di. — (5) Who may entrust me with their orders; che possono affidarmi i loro ordini, onorarmi dei loro comandi. — (6) « Prior, » « Senior, » « Principal, » and « Chief » sono usati indistintamente ad indicare il socio principale d'una Casa di Commercio; il primo però di questi è preferito attualmente.

At present we do not contemplate making any alteration in the firm, the remaining partners having agreed to carry on the business as hitherto.

We flatter ourselves, that the proofs we have already given you of our uniform punctuality and care, will merit a continuation of your valued correspondence; assuring you that every exertion on our part shall be unremitting (1) to the interests of our friends. We remain, Gentlemen, your most obedient servant,

LOMBARDI and GALLI.

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7. — DISSOLUTION OF PARTNERSHIP.

Wood Street, London, 1st February, 18—.

Mr. James Lattimer, *Belfast.*

Sir, — We beg leave to inform you that, in consequence of the advanced age of Mr. John Alderson, of the firm of Alderson and Williams, he has deemed (2) it advisable to retire from business, and Mr. Williams not wishing to take upon himself the sole responsibility of the house, being for some time past in a delicate state of health, the firm has therefore ceased to exist (3) from the 10th of November last.

The adjustment of their affairs being intrusted to us (4), an early attention (5) to the liquidation of your account will greatly oblige.

We are requested by Mr. Alderson to recommend to your notice, the highly respectable firm of Messrs. Longford and Adams of Cheapside, their successors, who in a few days will have the pleasure of sending you their circular. We are, Sir, your obedient servants,

SANDERS and BUTLER.

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(1) Unremitting; senza posa. — (2) To deem; stimare. — (3) The firm has therefore ceased to exist; la Casa ha perciò cessato di esistere. — (4) The adjustment of their affairs being intrusted to us; l'aggiustamento dei loro affari essendo affidato a noi. — (5) An early attention; la vostra pronta attenzione.

8. — NEW PARTNER (1).

London, 3rd August, 18—.

Mr. Theodore Beale, *Hull.*

Sir, — In consequence of the considerable increase of my business (2), I have considered it most advantageous to the interests of my correspondents, to form a connexion (3) with Mr. Charles Wood, a gentleman whose abilities as a merchant, and resources as a capitalist are well known to you. I cannot doubt that this arrangement will meet your approbation (4), and secure to our new establishment a full measure of that confidence, which you have favoured me for so many years, and to merit a continuation of the same, we shall use our most strenuous exertions (5). I am Sir, etc.

W. WALKER.

W. Walker will sign — *W. Walker* and *Wood*
C. Wood will sign — W. WALKER and WOOD.

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9. — DEATH OF PARTNER.

Manchester, 6th September, 18—.

Messrs. Shepherd and Co., *Liverpool.*

Gentlemen, — We beg to apprise you (6) that, in consequence of the death of our late sincere friend and partner Mr. Robert Cleveland, an alteration will be made in our firm, from and after the 1st of January 18—.

Our means, however will undergo (7) no diminution,

(1) New Partner; nuovo socio. (2) In consequence of the considerable increase of my business; in conseguenza del considerabile aumento de' miei affari. — (3) To form a connexion; formare una relazione. — (4) This arrangement will meet your approbation; questo accomodamento otterrà la vostra approvazione. — (5) Our most strenuous exertions; i nostri più validi sforzi. — (6) To apprise you; di annunciarvi. — (7) To undergo; sottostare a, soffrire.

and our desire to continue our business on the same footing as heretofore (1) remains unchanged.

We shall in due time (2) inform you with our proposed arrangements (3); and in the interim (4), we trust that no interruption may be given to a correspondence which we have cultivated (5) for so many years, and which we shall ever appreciate. Believe us, to be, etc.

P. Smith and Rogers.

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10. — CHANGE OF PARTNERS.

Change Alley London, 25th August, 18—.

Messrs. Holmes and Co., *Thames Street.*

Gentlemen, — The firm of Addison, Cartwright and Whittaker being dissolved (6), I beg to inform you that, I have taken into partnership (7) my Son Mr. Henry Addison, and Mr. Edward Reeves who has for many years travelled for the late firm.

The business will be carried on (8) from this day under the firm of *Addison, Son and Co.*, who will settle the outstanding accounts of the old concern (9).

Thanking you sincerely for the many proofs of friendship shewn to the old house, allow me to solicit a continuance of your favours for the new one; assuring you we shall not be behind (10) our predecessors in endeavouring to deserve them. I request your attention to the signatures of the new partners, and remain Gentlemen, etc.

T. Addison.

Thos. Addison will sign — *Addison Son* and Co.
Hen. Addison will sign — Addison Son and Co.
Edwd. Reeves will sign — Addison Son and Co.

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(1) On the same footing as heretofore; sul medesimo piede, nella medesima maniera che finora. — (2) We shall in due *time*; a tempo debito. — (3) Proposed arrangements; le proposte transazioni. — (4) In the interim; in tanto. — (5) To cultivate; mantenere. — (6) Being dissolved; essendo sciolta. — (7) I have taken into partnership; ho preso in partecipazione. — (8) The business will be carried on; gli affari saranno continuati. — (9) The old concern; l'antica azienda. — (10) To be behind; rimanere indietro.

11. — FIRMS — TWO UNITED.

Adra, 1st January, 18—.

Mr. J. Peel, *Moorgate Street, London.*

Sir, — We have the honour to inform you that, we have agreed to unite the two mercantile establishments which have hitherto existed in this city, under the firms of Copini and Co., and Romecin and Co.

The new firm which is intrusted with the liquidation of the affairs of both houses, will be styled *Copini, Romecin and Co.*

The capital of both establishments being united, the new firm will devote its attention principally to commission business, in which the shipping of lead will form an important feature (1); and we assure those friends who may favour us with their orders, that they will have every reason to be satisfied with our zeal, and the faithful discharge (2) of all commissions intrusted to us (3).

We hope you will grant to the new firm, that confidence and preference with which you favoured our former establihsments; and referring you to our signature at foot. We remain, etc.

COPINI, ROMECIN and Co.

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12 — DISSOLUTION OF PARTNERSHIP.

London, 15th October, 18—.

Mr. Edward Fuller, *Leeds.*

Sir, — We have the honour to inform you of the dissolution of our partnership, and that, having let our

(1) The shipping of lead will form an important feature; l'imbarco del piombo formerà un ramo importante. — (2) The faithful discharge; il fedele disimpegno o l'esecuzione. — (3) Intrusted to us, affidate a noi.

premises (1), we have taken an office N.° 7. Old Jury, for the settlement of the outstanding accounts (2), where we request all letters and communications respecting the late firm (3) may be addressed.

Our Mr. Sanders who in conjunction with his new partners intends, to carry on the business in our late premises, will shortly have the pleasure to address you on the subject (4).

Mr. Gurney will also solicit the continuance of your favours in a new line of business. Messrs. Bedford and Armstrong retire altogether (5).

We embrace the present occasion to express our most sincere and grateful thanks, for the many favours and confidence which you have shewn us, and beg to subscribe ourselves, your most faithful servants,

BEDFORD ARMSTRONG SANDERS and GURNEY.

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13. — NEW ESTABLISHMENT

Bow Lane, London, 13 Dec., 18—.

Messrs. Lane and Co., *Belfast.*

Gentlemen, — In acquainting you with the establishment of our new firm of *Gurney Carmichael and Co,* permit us to solicit your attention to the mode of business (6) we have prescribed for our guidance. Acting on the principle of small profits and quick returns (7), we shall in all cases endeavour to gain the support of our correspondents, by the moderation of our charges, and trust that the experience and habits of business of our

(1) Having let our premises; avendo affittato i nostri magazzini, o la nostra casa. — (2) For the settlement of the outstanding accounts; per la liquidazione dei conti pendenti. — (3) Respecting the late firm; che riguardo all' ultima firma. — (4) To address you on the subject; di farvi comunicazione in proposito. — (5) Retire altogether; si ritirano ambedue insieme. — (6) The mode of business; il sistema d' affari. — (7) Acting on the principle of small profits and quick returns; adottando la massima di ricavare piccoli guadagni e pronti pagamenti.

acting partners (1) Messrs. Gurney and Carmichael, and the ample capital we possess, will enable us to purchase on the most favorable terms, and to supply our friends to their entire satisfaction.

Our terms of credit, are for London, two months or Bills at 70 days and for the country two months and Bills at two months. We hope we shall have the honour of supplying your future wants in our market (2), and looking forward to the pleasure of executing your commissions. We are, Gentlemen, your obedient servants,

GURNEY, CARMICHAEL and Co.

Mr. A. Gurney will sign *A. Gurney, Carmichael* and *Co.*
Mr. S. Carmichael will sign A. GURNEY, CARMICHAEL and Co.

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14. — AMERICAN AGENCY FOR COLLECTION OF DEBTS AND SETTLEMENT OF AFFAIRS.

New York, April 15th, 18—.

Mr. Charles Stuart, *Birchin Lane, London.*

Sir, — I take the liberty of transmitting to you the annexed circular, with a respectful request, that, should it meet your concurrence (3), it may be affixed in your office for the information of whom it may concern (4); and I beg leave to proffer you (5) my services, with the assurance that whatever claims, etc., you may, at any time, be pleased to confide or recommend to my agency, shall be promptly and efficiently attended to. I have the

(3) Acting partners; socii attivi. Così si chiamano i membri d'una società in commandita che prestano la loro opera nell'amministrazione degli affari; chiamansi all'incontro « sleeping partners » quei membri che contribuiscono soltanto coi capitali senza prender parte alcuna nell'anzidetta gestione. — (2) Of supplying your future wants in our market; di fare in avvenire le vostre provvisioni sulla nostra piazza. — (3) Concurrence; consenso. — (4) Of whom it may concern; invece di: of those whom it may concern; di coloro che essa può interessare. — (5) To proffer you; offrirvi.

honour to be, very respectfully, Sir, your obedient servant,

HENRY BARTON.

Foreign claimants, creditors, assignees, heirs, devisees, legatees (1), or fundholders in the American funds, having claims, debts, dues, demands, inheritances, or stocks (2), payable or recoverable in any of the states or territories of the United States, or the adjacent (3) British dominions, requiring the intervention of legal proceedings, or otherwise, may have their business promptly and efficiently attended to, on transmitting to the undersigned (4) the suitable legal proofs, testimony, evidence, vouchers (5) or certificates thereof, as the case may be, together with the requisite power of attorney (6), authorising him to act in the premises (7), the whole properly authenticated under the official attestation of the American Minister, Consul, or Commercial Agent, nearest to the constituent's place of residence. The undersigned has efficient and responsible agents and correspondents in the principal cities and towns of the United States and British America; and he trusts his agency will offer peculiar advantages and facilities to those persons re-

(1) *Claimants, assignees, devisees, legatees*, ecc., sono espressioni legali. *Claimants* si dicono coloro che hanno diritti, o vantano pretese al possesso di beni mobili od immobili, o proprietà di qualunque genere. *Assignees:* quando molti creditori riclamano i loro averi da un debitore fallito, essi sogliono unirsi per nominare due fra di loro come rappresentanti degl' interessi comuni. Questi due rappresentanti si chiamano *assignees*. Il tribunale poi nomina un terzo rappresentante, che perciò si chiama *Official Assignee:* davanti a questo devono i creditori constatare i loro crediti: esso quindi dispone dei beni mobili ed immobili del fallito a benefizio dei creditori. *Devisees, legatees* si dicono i legatarii, cioè quelli che hanno diritto ad una proprietà in forza del testamento di un defunto. — (2) Stocks; fondi pubblici. — (3) Adjacent: vicino, attiguo. — (4) Undersigned; sottoscritto. — (5) Vouchers; documenti, carte. — (6) Power of attorney; procura. — (7) Authorising him *to act in the premises;* questa è una frase legale, che significa: autorizzandolo d'agire in un processo come rappresentante degl' interessi d'un individuo assente.

siding abroad, who have claims, debts, inheritances, stocks, or dividends, payable or recoverable therein.

The undersigned having visited Europe in the years 18— and 18—, and opened a correspondence with distinguised legal gentlemen in some of the principal capitals thereof, which correspondence he is in progress of extending to all foreign ports and capitals, in commercial relations with the United States, is also prepared to transmit for settlement all claims, etc., of the above description, in behalf of persons residing in the United States or British America, due, payable, or recoverable in any part of Europe, the West Indies, or South America, when furnished with the proper proofs, etc. and power of attorney, similarly authenticated by such Foreign Minister, Consul, or Commercial Agent, as the case may require, in the United States. He has made arrangements to enforce, with promptitude, the settlement of all business that may be confided to his agency; and will communicate to his principals the earliest information (1) relative to the progress and final adjustment of their concerns, and punctually make over to them (2) whatever sums he may recover in their behalf, either by the usual course of remittance, or in such other mode as they may indicate.

In order to insure immediate attention, all applications to his agency, on business strictly professional, or requiring the intervention of legal proceedings, should be accompanied with an appropriate remittance (3), to defray the fees, expences, or costs (4), attendant on such application or procedure (5); and all letters addressed,

(1) The earliest information; le più pronte informazioni. — (2) Make over to them; consegnare a loro del denaro. — (3) With an appropriate remittance; con una convenevole rimessa. — (4) To defray the fees, expences, or cost; per sostenere le spese di provvisione, di emolumenti e di tasse. — (5) Procedure; processo.

postage paid (1), to « Henry Barton, Counsellor at Law, New York. »

HENRY BARTON.

New York, 18—.

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15. — SHIP AND INSURANCE BROKER (2).

Trinity Square, London, 17th July, 18—.

Adolphus Lane Esq. (3), *Bank Buildings.*

Sir, — I take the liberty to inform you, that supported by several (4) of the most influential houses of this city, I have commenced business as a « *Ship and Insurance Broker and General Commercial Agent.* »

Having been already engaged in this business upwards of thirteen years, I feel confident to transact any orders committed to my charge in a speedy, economical and satisfactory manner; and if favoured with the honour of your orders permit me to add, that no exertion shall be wanting (5) on my part to promote your interests (6) to the utmost of my ability.

I beg to refer you to my Bankers *Messrs. Lyall and Co.*; for whatever information you may deem necessary as to my stability and character. I have the honour to be, Sir, your obedient humble servant,

ANDREW MARKHM.

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(1) Postage paid; franco di posta — (2) Ship and Insurance Broker; sensale d'imbarco e d'assicurazioni marittime. — (3) Esq; abbreviazione per Esquire, è una formola di civiltà che si usa anche nello stile commerciale. Sarebbe però errore lo scrivere Mr. Sanders Esq., pure non si tralascia volontieri il nome di battesimo quando si dà il titolo di Esquire, il quale ora si accorda a qualunque agiato mercante. — (4) Supported by several; appoggiato da parecchie. — (5) No exertion shall be wanting; nessuna diligenza sarà trascurata. — (6) To promote your interest; avanzare il vostro interesse.

16. — WINE, SPIRIT AND ALE MERCHANT (1).

Upper Thames Street, 7th October, 18—.

Mr. Francis Hill. *Strand.*

Sir, — In announcing the opening of a Wine, Spirit and Beer Store, on the above premises, for the sale of these articles, wholesale and retail (2) in casks (3) and bottles; I beg to acquaint you with my determination to select none but the choicest (4) and most approved qualities of the different descriptions of each; by which means I shall at all times have it in my power to ensure to my friends and customers (5) such articles, as will, I trust, merit their approbation and obtain for me a continuance of their favours.

It is my intention, likewise to keep a constant supply, of bottled wines, porter, ale and cider, in readiness (6) for exportation; the former direct from the docks (7), to insure its being genuine as imported.

My terms and prices will be found fair and moderate, being calculated to afford a competent remuneration to the seller, without subjecting the purchaser to imposition (8).

Relying for encouragement, on the careful selection

(1) Ale merchant; mercante di birra. — (2) Wholesale and retail; all'ingrosso ed al minuto. — (3) In casks; nelle botti. — (4) The choicest; i più scelti. — (5) The customers; gli avventori. — (6) In readiness; in pronto. — (7) Direct from the docks; direttamente dai docks; questi sono porti di sicurezza fabbricati come grandi canali; sulle rive stanno grandi edifici, nei quali vengono depositate specialmente quelle mercanzie che non sono ancora daziate, e possono quindi essere di nuovo spedite all'estero, nel qual caso si paga solamente un dazio di transito; a ciò si riferisce la frase seguente: to insure its being genuine as imported; per assicurare la genuinità di queste merci importate. Le provvisioni di vino depositate nei docks di Londra sono una cosa rimarchevole di quella città; col mezzo di un così detto biglietto d'assaggio (tasting order or taste order) si può vederli ed assaggiarli gratuitamente. Le più larghe di queste cantine sono chiamate The East Vault e The Crescent Vault, la prima, grande non meno di venti pertiche, contiene più di 18,000 botti di vino, e la seconda per lo meno tredici o quattordici pertiche. — (8) Without subjecting the purchaser to imposition; senza ingannare il compratore nella qualità o nel prezzo del vino.

of my stock (1), and the strict attention which I shall uniformly give to the due execution of all orders which you may be pleased to favour me, I look forward, with confidence to receiving proofs of your approbation by a repetition of your commands, and I remain, Sir, your obedient humble servant,

THOS WALTERS.

P. S. On the other side I wait upon you with my prices current.

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17. — CLERK (2) ADMITTED AS PARTNER.

London, 18th June, 18—.

Francis Cole, Esq., *Liverpool.*

Sir, — We beg to inform you that, in consideration of the long and valuable services (3) of Mr. Alexander Hood, our confidential clerk, we have on the 15th instant (4) admitted him to a share in our business, altering our firm to *Evans, Goodman and Co.;* we therefore request the favour of your attention to the signatures of the several partners hereto annexed.

We are encouraged to hope that, you will extend to the new firm a continuation of those esteemed favours we have hitherto received; and be assured (5) that, we shall use our best efforts to deserve your approbation. With many sincere thanks for the past (6). We are, Sir, your most obedient servants,

EVANS and GOODMAN.

Signature of
Jas. Evans — *Evans, Goodman and Co.*
Ino. Goodman — EVANS. GOODMAN and Co.
Alex. (6), Hood — EVANS, GOODMAN and Co.

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(1) Stock; assortimento. — (2) Clerk; commesso. — (3) Long and valuable services; lunghi ed importanti servigi. — (4) 15th instant; il 15 corrente. — (5) And be assured; e siate sicuro. — (6) For the past; sottintes . Favours; per i passati favori. — (7) Jas., Jno., Alex.; abbreviazioni per James, John, Alexander.

18. — NOTICE OF FAILURE (1).

London, 5th November, 18—.

Stephen Donaldson, Esq., *Sheffield.*

Dear Sir, — It is but too true that Messrs. Sullivan and Co. have failed, their names will appear in to night's Gazette. Report says (2) that the amount is 160,000*l.*, and I regret to inform you that the same report talks of a dividend (3), of not more than half a crown in the pound (4); however at present this is mere rumour.

The cause of failure is attributed to great speculations in cotton; but we shall learn more at the first meeting of creditors which takes place (5) on the 17th instant. I congratulate you on the smallness of your debt, and if you wish a representative in the affair, you may command me. Believe me, dear Sir, yours very faithfully,

FREDERICK SHAW.

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19. — THE SAME.

London, 8th June, 18—.

Messrs. Ottway and Co., *Worcester.*

Gentlemen, — It is with sincere regret, we are compelled to acquaint you, that, on balancing our books on the 31st ulto (6), we found so great a deficiency arising from the failures of several houses in which we were large creditors; that the only prudent course left open

(1) Notice of failure; notificazione di fallimento. — (2) Report says; la fama dice. — (3) A dividend; un riparto. — (4) Half a crown in the pound; mezzo scudo sopra una lira sterlina o dodici e mezzo per cento. — (5) At the first meeting of creditors *which takes place;* alla prima adunanza dei creditori, che avrà luogo il 17 corrente; which takes place invece di which will take place: si può usare il presente dell' indicativo invece del futuro indistintamente tanto nel dialogo quanto nello stile epistolare. — (6) The 31st ulto; il 31 ultimo.

to us, was to submit our affairs to the examination of our principal creditors.

These gentlemen have, after a careful inspection of the same agreed to appoint trustees (1), for the liquidation of our outstanding debts (2), the sale of our property, and the due distribution of the proceeds among our creditors, in proportion to their respective claims against us.

We have every reason to believe, that you will acquiesce in this arrangement, and therefore solicit the favour of your transmitting to the trustees Messrs. Joseph Burchill, and Mr. Peter Lyons, an abstract (3) of your account, for the purpose of having it compared (4) with our books in order to arrive at a correct balance. We are, Gentlemen, your very obedient servants,

ROBSON, JONES and Co.

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20. — NOTICE OF SUSPENSION OF PAYMENTS.

Liverpool, 7th December, 18—.

Richard Burke, Esq., *Old Broad Street.*

Sir, — It is our painful duty to inform you, that, in consequence of a series of misfortunes which we have encountered for the last nine months, we find it utterly impossible to meet our approaching engagements (5), and therefore compelled this day to suspend our payments.

Immediately that our books are balanced, we intend to call our creditors together, when we shall place before them a balance-sheet (6) shewing our habilities, and the means we possess of meeting them.

(1) Trustees; curatori. — (2) Outstanding debts; debiti attivi, crediti. — (3) Abstract; un ristretto, un compendio. — (4) For the purpose of having it compared; all'intento di confrontarlo, ecc. — (5) To meet our approaching engagements; di far fronte ai nostri prossimi impegni. — (6) Balance-sheet; bilancio.

We think it advisable (1) to state, that should we be unable to make an amicable arrangement with our creditors, there will be sufficient to realize not less than from twelve to fifteen shillings in the pound (*l*) (2). We therefore, beg you to suspend your judgment upon us, as we can honestly declare that, our present position has neither been the cause of reckless speculation, or extravagance in our expenditure; but the result of events which it was impossible for the most cautions to foresee. We are, Sir, your most humble and obedient servants,

HENRY WESTLAKE, FREEMAN and Co.

LETTERS OF INTRODUCTION.

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21. — IN FAVOUR OF AN AGENT.

Nottingham, 14th February, 18 –.

Messrs. Wigram and Co., *Paris.*

Gentlemen, — I beg to introduce to your acquaintance, and to your obliging attentions and good offices (3) Mr. William Fiescher of Amsterdam, agent for the respectable house of Messrs. G. and L. Schmidt of that place. I have had considerable transactions (4) with those gentlemen, and their activity, intelligence and probity justify my recommending them as worthy, of the esteem and confidence of those who have transactions in that country. Any services which you can render their house or their worthy agent, Mr. William Fiescher, will confer a particular favour on me (5), which I shall be happy

(1) We think it advisable; noi crediamo opportuno. — (2) *l.*; abbreviazione usitata dai mercanti per esprimere la lira sterlina. — (3) Good offices; buoni offici, gentilezze, piaceri. — (4) Considerable transactions; affari importanti, considerevoli che io li raccomodo. — (5) Confer a particular favour on me; mi farete un favore particolare.

to have an opportunity of returning to any of your friends (1). I am, Gentlemen, your most obedient servant,

C. Meyer.

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22. — IN FAVOUR OF A PARTNER OF A LONDON HOUSE.

London, 30th September, 18—.

Messrs. Mirate and Co., *Milan.*

Gentlemen, — We have much pleasure in introducing to your acquaintance, our most particular friend Mr. Woodward, of the highly respectable firm of Messrs. Curran, Woodward and Co. of Leeds.

We shall be very happy, should this introduction lead to some business (2), between you, because we are certain that you would find Messrs. Curran, Woodward and Co. deserving of every confidence. Any attention you may please to bestow (3) on Mr. Woodward, we shall consider as conferred upon ourselves (4), and shall at all times be happy to reciprocate (5). We are, Gentlemen, with much esteem, your obliged servants,

Reid, Okley and Co.

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23. — IN FAVOUR OF A PARTNER OF A MILAN HOUSE.

Milan, 5th Novembre, 18—.

Frank Pearson Esq., *London.*

Dear Sir, — Permit me to introduce to you my very esteemed friend Mr. Rolando, of the firm of Rolando and

(1) I shall be happy to have an opportunity of returning it to any of your friends; io sarò felice d'avere un'opportunità di contraccambiare (lo stesso servigio) a qualcuno dei vostri amici. — (2) Lead to some business, condurre a qualche affare. — (3) To bestow; usare, mostrare. — (4) We shall consider as conferred upon ourselves; la considereremo come fatta a noi medesimi. — (5) Be happy to reciprocate; ben felici di contraccambiare, ecc.

Co. of this city. He purposes remaining (1) a week or ten days in London; and should he stand in need (2) of any assistance or information, you will greatly oblige me by affording it to him with your usual friendly attentions (3). Believe me, dear sir, yours sincerely,

B. Ronconi.

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24. — IN FAVOUR OF A MERCANTILE HOUSE.

London, 4th August, 18—.

Messrs. Edgeworth and Son, *Bombay.*

Gentlemen, — Our highly respectable and esteemed friends (4) Messrs. Fouché and Co. of this city, having requested an introduction to a Bombay house (5), to which they are desirous of intrusting the settlement of some affairs of considerable delicacy and importance; we take the liberty to refer them to you (6), being certain that we cannot more effectually serve them, than by soliciting your best influence and exertions in their behalf. We are, etc,

Walters and Currie.

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25. — IN FAVOUR OF A SON OF A FRIEND.

London, 2nd April, 18—.

Stephen Freeman Esq., *Liverpool.*

Sir, — Mr. Charles Ledbury, the son of a very old friend of this City, being about (7) to visit your port

(1) He purposes remaining; egli si propone di rimanere. — (2) Should he stand in need; s'egli avesse bisogno. — (3) Your usual friendly attention; vostre solite amichevoli attenzioni. — (4) Our highly respectable and esteemed friends, i nostri rispettabili e molto stimati amici. — (5) Bombay House; casa d'agenzia per le Indie. — (6) To refer them to you; di raccomandarli a voi. — (7) Being about; essendo in procinto.

for the purpose of embarking for New York ; we are sensible that we cannot better render his short stay agreeable, than by introducing him to your friendly attentions. We need scarcely say (1) that we shall feel personally obliged by any marks of kindness (2), that you may have the goodness to evince (3) towards this young gentleman, and by any assistance that it may be in your power to render him, in making his arrangements for the voyage. We remain, with much esteem, Sir, your very faithful servants,

COCKRANE, JENKINS and Co.

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26. — IN FAVOUR OF A CAPTAIN OF A VESSEL.

London, 31st July, 18—.

Messrs. George Wallis and Co., *Oporto.*

Gentlemen, — This will be delivered to you (4) by Captain Purkis of the Ceres, whom I beg leave to introduce to your acquaintance. You will greatly oblige me by giving him the preference, should you have any wines for shipment, while his vessel is loading at your port (5).

The owners (6) of the Ceres are my sincere friends and valuable correspondents, Messrs. P. Carter and Co. of Hull.

Recommending Captain Purkis likewise to your good offices and attentions in other matters, I am, Gentlemen, your obedient servant,

JONATHAN BRIGGS.

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(1) We need scarcely say ; noi abbisogniamo appena dire. — (2) By any marks of kindness ; per ogni gentilezza. — (3) To evince ; mostrare. — (4) This will be delivered to you ; questa sarà consegnata a voi (questa lettera). — (5) While his vessel is loading at your port ; mentre il suo vascello sta caricando nel vostro porto. — (6) The owners ; i proprietarii.

LETTERS OF INTRODUCTION AND CREDIT

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27. — IN FAVOUR OF A MERCHANT.

London, 5th december, 18—.

Messrs. Gordon and Co., *Birmingham.*

Gentlemen, — This letter will be presented to you by Mr. Samuel Egge, in whose favour we shall establish a credit with you by this day's post (1).

We crave (2) your usual kind civilities in behalf of this gentleman, and request you most urgently to afford him your advice and assistance, and to render his stay (3) in your town as agreeable as possible. Any attention that you may be pleased to shew to him, we shall consider a favour conferred on ourselves. We are with great regard, Gentlemen, your obedient servants,

CHRISTIE, BOUVERIE and Co.

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28. — IN FAVOUR OF AN AMERICAN MERCHANT.

New York, 3rd January, 18—.

Messrs. Schofield and Co., *Manchester.*

Gentlemen, — The bearer of this letter is Mr. G. Pirie, representative of the respected house of Pirie and Co., who for the first time, intends visiting your fair as a purchaser. My friend, being without any connexion (4)

(1) We shall establish a credit with you by this day's post; noi apriremo un crebito presso voi colla posta d'oggi. Non occorre usar sempre le parole « to the extent of 500*l.* (say five hundred pounds), » perchè la lettera contiene già la cifra della somma, per la quale il credito è aperto. Io credo perciò opportuno l'adottare di quando in quando le suindicate parole, invece di usare in ogni lettera la medesima espressione, to the extent, ecc. — (2) We crave; noi preghiamo. — (3) To render his stay; di rendere il suo soggiorno. — (4) Without any connexion; senza alcuna relazione.

in your city, I have the pleasure of introducing him to your acquaintance, and solicit for him a friendly reception on your part. You would render me a service of importance, by assisting him with your valuable advice, and protection as far as may be convenient (1), without interfering too much with your (2) own numerous occupations.

Should Mr. Pirie have occasion to take up any funds (3) for the purchases he has in view, I open a credit in his favour to the amount of, five thousand pounds which you will have the goodness to pay him on his demand and against his drafts on me (4) at 30 days sight.

I shall be most happy, if this introduction should prove mutually advantageous to yourself and Mr. Piric, which would be some satisfaction to me for the liberty I have taken in addressing him to you. Believe me, truly, Gentlemen, your obedient humble servant,

JAMES BYRNE.

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29. — IN A FAVOUR OF A TRAVELLER.

Berlin, 15th April, 18—.

Messrs. Taylor and Ford, *Leeds.*

Gentlemen, — We had the honour a short time since (5), to inform you of our intention to send a traveller (6) to England, and we have now the pleasure to introduce to your acquaintance, Mr. Adolph Lütz, who will act for us in that capacity (7). We hope that through his means, the old connections of our houses will be

(1) As far as it may be convenient; per quanto sia in vostro potere. — (2) Without interfering too much with your, etc.; senza disturbare troppo e vostre, ecc. — (3) To take up any funds; di levare alcune somme. Questa è una frase veramente mercantile di uso frequentissimo. — (4) Against his drafts on me; contro le sue tratte sopra di me. — (5) Short time since; poco tempo fa. — (6) To send a traveller; di mandar un viaggiatore. — (7) Who will act for us in that capacity; che agirà per noi in tale qualità.

still further strengthened (1); and the number of our transactions increased, to the mutual advantage of both. We take the liberty also of soliciting the favour of your interest and recommendations, on Mr. Lutz's behalf (2), with your numerous friends, as well as your friendly attentions to that gentleman personally; and shall be happy whenever the exercise of similar courtesies on our part give us an opportunity of proving, how sensible we are (3) of your favours, and the value we attach to your friendship. We are, Gentlemen, your most obedient servants,

C. Pellien and Co.

30. — IN FAVOUR OF AN AMERICAN MERCHANT.

London, 10th September, 18--.

Messrs. Bright and Co., *Bristol.*

Gentlemen, — We beg leave to introduce to you, the bearer of this letter Mr. Richard Templeton, a partner in the highly respectable house of Moore, Templeton and Co., of New York, who is about to visit your city for the purpose of extending the commercial relations (4) of his house with the principal firms of your place. In strongly recommending our friend to your notice, we particularly request that you will not only forward his views (5) by your influence and advice; but that you will also render his stay in your city as agreeable as possible, by shewing him every attention that may be in your power. In case Mr. Templeton should have occasion to take up any money, either for travelling expenses or operations of business (6), you will please to

(1) Will be still further strengthened; saranno ancor più rinforzati. — (2) On Mr. Lutz's behalf; pel miglior vantaggio del signor L. — (3) How sensible we are; quanto siamo grati. — (4) For the purpose of extending the commercial relations; all'intento di estendere la relazione di commercio. — (5) To forward his views; di favorire le sue viste. — (6) Operations of business; operazione d'affari.

supply him (1) with funds to the extent of (2) five thousand pounds, taking his drafts upon us at three days sight in reimbursement (3). We beg that upon similar, and all other occasions, you will freely command our services, and we remain, most truly your obedient servants,

G. Lynch and Son.

LETTERS OF CREDIT ON A PLACE (4).

31. — IN FAVOUR OF A NOBLEMAN

London, 10th August, 18—.

Messrs. Colletti and Co., *Florence.*

Gentlemen, — We take the liberty of opening a credit with you in favour of the bearer (5), Lord Edward Maynard, to the extent of 1,500*l.* (say one thousand five hundred pounds), taking his lordships receipts for the sums advanced, and placing the same to our debit.

In the event (6) of his Lordship making a temporary stay in Florence, we shall feel obliged by your sending similar instructions to your correspondents at Rome, or Naples, for whatever balance remains in your hands.

We refer you to our letter of this date, per post, for his lordship's signature (7). And remain Gentlemen, with much esteem, your very obedient servants,

Claude, Williams and Co.

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(1) To supply him; di fornirgli i fondi necessarii. — (2) To the extent of; all' ammontare di. — (3) Taking his drafts upon us at three days sight in reimbursement; prendendo in rimborso le sue tratte sopra di noi a tre giorni a vista. I più accreditati commercianti preferiscono avere le loro cambiali pagabili a breve respiro, mentre le cambiali estere sono trattate secondo l'uso delle relative piazze. — (4) Letters of credit on a place; lettere di credito, credenziali sopra una piazza. — (5) The bearer; il portatore. — (6) In the event; nel caso. — (7) For his lordships signature; per la firma del signor conte. Sebbene sia in uso presso i ban-

32. — IN FAVOUR OF A MERCHANT.

London, 7th January, 18—.

Charles Fortescue Esq., *Birmingham.*

Sir, — This will be handed to you by our esteemed client Mr. George Hanson, whose drafts (1) on us be pleased to honour to the extent of 800*l.* (say eight hundred pounds), the punctual payment of which (2) we hereby guarantee (3). We remain, Sir, your obedient servants,

BALDWIN, SWAN and Co.

BANKER'S LETTERS OF ADVICE, ETC.

33. — LETTER OF ADVICE (4).

London, 10th August, 18—.

Messrs. Colletti and Co., *Florence.*

Gentlemen, — We hand you above the signature (5) of our client, lord Edward Maynard, whose drafts on us to the extent of 1,500*l.* we will thank you to honour under our guaranty (6). Remaining, Gentlemen, your most obliged servants,

CLAUDE, WILLIAMS and Co.

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chieri di porre nella lettera il nome della persona latrice della medesima, non è però sempre prudente il farlo: poichè, se per caso venisse smarrita, non sarebbe difficile a chi la trovasse d'approfittarne come la persona entro nominata; laddove con ispedirne il nome in un'altra apposita col mezzo della posta, s'impedirebbe un tale inconveniente. — (1) Whose drafts; le di cui tratte. — (2) The punctual payment of which; pel puntuale pagamento delle quali. — (3) We hereby guarantee; noi ci facciamo con questa garanti. — (4) Letter of advice; lettera d'avviso. — (5) We hand you above the signature; noi vi rimettiamo qui sopra la firma. — (6) Under our guaranty; dietro nostra garanzia.

34. — REPLY TO LETTER N.° 32.

Birmingham, 10 January, 18—.

Messrs. Balwin, Swan and Co., *London.*

Gentlemen, — Mr. George Hanson has delivered to me your letter of the 7th instant establishing a credit in his favour of 800*l.* (say eight hundred pounds) with which I shall supply him with pleasure (1), taking his drafts on you for my reimbursement. Begging that you will, on all occasions (2), freely command my services. I am, etc.

CHARLES FORTESCUE.

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35. — BANKER'S GENERAL LETTER OF ADVICE.

London, 2nd May, 18—.

I. Fonblanque Esq., *Paris.*

Sir, — We will thank you to pay as before to Mr. Edmonds, five thousands francs, and two hundred and fifty francs to F. Emmerson Esq., taking separate quittances (3) and forwarding them to us with the amount sterling to be passed to your credit.

We request you will honour the drafts of The Honorable George Curran, on us to the extent of 450*l.* (four hundred and fifty pounds) under our guaranty.

We beg your accustomed attention to our circular letters of credit (4) dated 26th May ult.° N.° 85 in favour of Mr. Joseph Bray, and N.° 45 in favour of Peter Cartwright Esq., whose respective signatures we annex. We are, Sir, your obliged, and humble servants,

REYNOLDS, SMART and Co.

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(1) I shall supply him with pleasure; gli forniro (i fondi) con piacere. — (2) Begging that you will on all occasions; pregandovi a volere in ogni occasione. — (3) Quittance; ricevuta, quietanza. — (4) Circular letters of credit; lettere circolari di credito.

36. — TO ACKNOWLEDGE (1) THE RECEIPT OF BILLS, AND TO ADVISE THE SENDING OF DRAFTS..

Paris, 9th July, 18—

Messrs, Claude, Williams and Co., *London.*

Gentlemen, — We have your valued favour (2) of 1st instant covering bills (3) amounting to 1389*l.* 2*s.* 6*d.* with advice of drafts for 1376*l.* 18*s.* *d.* on your account. Believe us truly, Gentlemen, yours very faithfully,

DE SALLIS and Co.

GENERAL CORRESPONDENCE

FIRST SERIES

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37. — COMMISSION FOR COTTON.

Amsterdam, 2nd March, 18—.

Messrs. Turner Brothers, *London.*

Gentlemen, — I duly received your favour of the 20th ult. and beg a continuance of your mercantile advices (4), being willing to embrace (5) every opportunity of enlivening (6) our correspondence. Encouraged by the testimony of my friends Heinpel and Co. in your favour, I am inclined to make a trial (7) by giving you an order, in the execution of which I recommend despatch. In a fortnight (8), I find by the public prints (9), there will be a

(1) To acknowledge; di riconoscere. — (2) We have your valued favour; noi abbiamo qui la vostra pregiatissima lettera. — (3) Covering bills; contenente cambiali. — (4) Mercantile advices; notizie mercantili. — (5) To embrace; cogliere. — (6) Enlivening; ravvivare. — (7) To make a trial; fare una prova, un esperimento. — (8) In a fortnight; in quindici giorni. — (9) The public prints; fogli pubblici.

sale of cotton (1), at which I beg you to purchase for my account

10 Bales of Smyrna.
8 do. » Georgia, and
12 do. » Demerara;

in all, thirty bales of cotton.

The probable prices of the different qualities I note at foot, without absolutely limiting you to them, leaving this to your own judgment. I merely remark that, from the tenor of my various advices (2), I think the prices likely to run at these rates (3). The invoice I wish to have as soon as possible, in order to effect insurance, which I prefer doing in Amsterdam; because, being on the spot (4), I am acquainted with the solidity of the underwriters (5). You may value on me (6) for the amount of my order, at 2 months date and trusting to your exertions for my interest, I remain, Sir, your devoted humble servant,

J. van der Hoft.

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38. — ANSWER TO DITTO.

London, 7th March, 18—

Mr. J. van der Hoopt, *Amsterdam.*

Sir, — Your esteemed letter of the 2nd inst., covering an order for thirty bales of cotton, at our next public sale, is now before us. You may expect, in the course of a fortnight, the advice of its execution, as the sale begins next week. The parcels consist of various lots (7)

(1) A sale of cotton; una vendita di cotone. — (2) From the tenor of my various advices; dal tenore dei diversi miei rapporti. — (3) I think the prices likely to run at these rates; io credo che i prezzi si aggireranno a un di presso tra questi limiti. — (4) Being on the spot; essendo sul luogo. — (5) The underwriters; degli assicuratori. — (6) You may value on me; voi potete far tratta sopra di me. — (7) The parcels consists of various lots; le partite consistono in diversi lotti.

and qualities. There is an excellent assortment of Smyrna among them. We are afraid the prices will run rather high (1) as there are considerable orders in town from the continent, and many of them, to our knowledge, without limits. In the course of three weeks, a vessel will sail for Amsterdam, in which we have already bespoken room (2) for your goods. We are happy to see that the mercantile advices, with which we took the liberty of troubling you, have not been disagreeable; we shall, therefore, have the pleasure of continuing them from time to time, and we hope to be always honoured with your friendship, by convincing you that your confidence is not misplaced. Your directions respecting the insurance shall have our strictest attention (3). We are, Sir, your very obedient servants,

TURNER, BROTHERS and Co.

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39. — COTTON — PURCHASE AND SHIPMENT.

London, 14th March, 18—.

Mr. J. van der Hoopt, *Amsterdam.*

Sir, — We confirm our last respects (4) of the 7th inst. and now have the pleasure to advice you, that we purchased, at last Saturday's sale of cotton, for your account, the following:

10 Bales Smyrna,
8 » Georgia, and
12 » Demerara

of excellent quality, which we doubt not (5), you will be pleased with same (6).

(1) The prices will run rather high; i prezzi si alzeranno assai. — (2) We have already bespoken room; abbiamo già assicurato il posto. — (3) Your directions respecting the insurance shall have our strictest attention; i vostri ordini risguardanti l'assicurazione avranno la nostra più rigorosa attenzione. — (4) We confirm our last respects; vi confermiamo l'ultima nostra. — (5) We doubt not; noi non dubitiamo. — (6) Will be pleased with same; che ne sarete contento.

For the amount of the inclosed Invoice you will please to credit us with 116*l.* 14*s.*, and debit us in the same sum, for our drafts on you of this day, of 58*l.* 7*s.* *d.* each, at two months date, our own order. The ship sails in ten days; and awaiting the pleasure of your further commands. We are, Sir, your very obedient servants,

TURNER, BROTHERS and Co.

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40. — ANSWER TO DITTO.

Amsterdam, 22nd March, 18—.

Messrs. Turner, Brothers and Co., *London.*

Gentlemen, — I have before me (1) your favours of the 7th and 14th inst. The Invoice of my thirty bales of cotton is found correct (2), and the amount shall be passed in conformity (3). Your drafts have not appeared (4), but they shall receive due honour on presentation. The price of the cotton, however, I very much object to (5), unless the quality is very fine; of this, however, I shall say nothing until the ship makes her appearance. If I find the shipment to my liking (6), I shall transmit you soon a fresh order (7). Your occasional advices will be always welcome (8). I am, Sir, your very obedient servant,

J. van der HOFT.

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(1) I have before me; ho davanti a me. — (2) Is found correct; è trovato giusto, preciso. — (3) Shall be passed in conformity; sarà di conformità posto nei registri. — (4) Your drafts have not appeared; le vostre tratte non furono ancora presentate. — (5) I very much object to; ho molto a dire sul prezzo del cotone. — (6) To my liking; a mia soddisfazione. — (7) A fresh order; ulteriori ordini. — (8) Your occasional advices will be always welcome; le vostre opportune notizie saranno sempre ben accette.

41. — CONSIGNMENT OF COTTON.

London, 16th August, 18—

Messrs. J. Phillips and Co., *Liverpool.*

Gentlemen, — Being without any of your favours to reply to (1), my present object is to request that you will purchase on my account, twenty-five bags of Pernambuco cotton, in bond (2), provided you can obtain them, of *superior* quality, at a price not exceeding 9*d.* per lb.; shipping them for Rouen to the address of my friend Monsieur La Roche of that place, and giving me timely advice (3) for insurance.

The bags are to be marked VY, Nos. 1 to 25.

On handing me a bill of lading and invoice (4), you will please to value on me at fifteen day's sight for your reimbursement.

Have the goodness to transmit one bill of lading to the consignee (5), by the vessel. I am, etc.

JOHN LUKE.

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42. — ANSWER TO DITTO.

Liverpool, 18th August, 18—.

Mr. John Luke, *London.*

Sir, — We are in receipt (6) of your esteemed letter of the 16th instant, ordering the purchase and shipment of twenty five bags of Pernambuco cotton for Rouen, provided they could be obtained, of prime quality, at 9*d.* per lb. We are sorry to say (7), in reply, that the quan-

(1) Being without any of your favours to reply to; non avendo alcuna delle vostre lettere a cui rispondere. — (2) In bond; in dogana, porto franco. — (3) And giving me timely advice; dandomi avviso in tempo. — (4) Bill of lading and invoice; polizze di carico e fattura. — (5) The consignee; il consegnatario. — (6) We are in receipt; siamo in possesso, abbiamo ricevuto, ecc. — (7) We are sorry to say; ci dispiace di dire.

tity of Pernambuco cotton at market, just now (1), is very small, and prices, consequently, have advanced, say to 10*d.* and 10 ½ *d.* per lb. It is, therefore, out of our power to execute your order; which we regret the more, as we are about (2) to charter (3) a vessel for Havre, and should have been glad of your parcel of cottons, though small, to help out her freight (4). Should you think of shipping any other quality, it will afford us much pleasure to consign them to our common friend (5) M. La Roche. Annexed is a price-current for your government (6). And believe us, we are, with esteem, Sir, your very obedient humble servants,

Jos. Philipps and Co.

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43. — CONSIGNMENT OF COTTON.

London, 20th August, 18 –.

Messrs. J. Phillips and Co., *Liverpool.*

I am favoured with your letter of the 18th instant, and observe that you could not execute my order for Pernambuco cottons in bond, at the limit (7) of 9*d.* per lb.

Being, however, very desirous of opening an account (8) with M. La Roche of Rouen, you may, should you charter a vessel (9) for Havre, ship in her, for my account, and to M. La Roche's consignment, thirty bags of cotton, of such description and quality as you may judge most suitable (10) to that market, but not exceeding my former limit as to price.

I hope you will be able to meet (11) with a parcel really

(1) Just now; ora, questo momento. — (2) We are about; siamo in procinto. — (3) To charter; noleggiare. — (4) To help out her freight; per compirne il carico. — (5) Our common friend; nostro comune amico. — (6) For your government; per vostra norma. — (7) At the limit; limitando il prezzo. — (8) Desirous of opening an account; desiderando per altro di aprire un conto. — (9) Should you charter a vessel; in caso che voi aveste a noleggiare una nave. — (10) Suitable; adattata. — (11) To meet; trovare.

cheap at the price, be the latter what it may, so as to ensure me (1) a profit on the sale. Trusting to your good management (2), I shall shortly look (3) for the invoice and bill of lading, with advice of your draft for the amount of the former. I am, etc.

JOHN LUKE.

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44. — ADVICE OF CONSIGNMENT TO A FOREIGN HOUSE.

London, 20th August, 18—.

M. Louis la Roche, *Rouen.*

Sir, — From the annexed circular you will observe, that my partnership with Mr. William Thomas was dissolved on the 30th June last, and that I am now established on my own sole account (4). Being desirous, as Mr. Thomas retires from business altogether, of preserving your correspondence and connexion, I have requested my friends at Liverpool, Messrs. Joseph Phillips and Co., to ship per first vessel (5), to your address, thirty bags of cotton, which you will please to dispose of, on arrival, on my account, on the most favourable terms your market will permit; furnishing me, in due course (6), with account-sales thereof, and a remittance *per appoint* (7) for the nett proceeds. I trust the latter will be such as te encourage me (8) to a continuance of my shipments. Messrs. I. P. and Co. (9) will inclose you a bill of la-

(1) To ensure me; assicurarmi. — (2) Trusting to your good management; confidando nella vostra abilità, spero d'avere presto. — (3) I shall shortly look; io aspetterò in breve. — (4) On my own sole account; per mio proprio conto. — (5) To ship per first vessel; per ispedire col primo bastimento. — (6) In due course; regolarmente. — (7) *Per appoint* è un termine tecnico assai usato in generale presso i negozianti inglesi ed esteri. La parola appoint significa *odd money,* ossia danaro che si dà per completare una somma, o per formare il saldo di un conto. A remittance *per appoint,* una rimessa per appoint è una rimessa della esatta somma dovuta. — (8) I trust the latter will be such as to encourage me; mi lusingo che quest'ultima sarà tale da animarmi. — (9) Le iniziali d'una persona o d'una dita vengono spesse volte adoperate dai negozianti invece di scrivere il nome per intēro.

ding by the vessel, and I will hand you an invoice, as soon as I am in possession of the particulars. Meanwhile (1) referring you to the inclosed price-current, I am, etc.

JOHN LUKE.

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45. — COTTON. — PURCHASE AND SHIPMENT.

Liverpool, 23rd August, 18—.

John Luke, Esq., *London.*

Sir, — In consequence of the orders contained in your esteemed favour of the 28th inst., we have purchased for your account, thirty bags of Maranham cotton, of good quality, at 9d. per pound (2), and shall ship the same on board the Ann, Captain Thomas Ball, a vessel which we have chartered for Havre, and which we expect to sail (3) in ten or twelve days. For your government in insuring the same, the invoice amount will be about 200*l.*: when shipped, we shall wait on you with invoice and bill of lading, valuing on you, as requested (4), for our reimbursement. We are, very truly, etc.

JOS. PHILLIPS and Co.

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46. — SHIPMENT OF COTTON.

Liverpool, 30th August. 18—.

M. L. La Roche, *Rouen.*

Sir, — By order, and for account of our common friend, John Luke, Esq. of London, we have shipped to your address, in the Ann, Captain Thomas Ball, for Havre,

(1) Meanwhile: intanto. — (2) 9d per pound; nove soldi (soldi inglesi) alla libbra. La libbra inglese (abbreviazione *lb.*) consiste di sedici once, ed è quasi, senza alcuna eccezione, il peso invariabile d'ogni specie di mercanzia. — (3) To sail; mettere alla vela. — (4) As requested; secondo il vostro desiderio.

as per bill of lading inclosed, VY, Nos. 1 to 30, thirty bags of Maranham cotton, which we trust will arrive safe (1), and in the same good condition in which they are shipped. We hope that you will have it in your power to render our above-mentioned friend satisfactory account-sales of this shipment, following his directions as to the disposal of the nett proceeds (2). We remain, most truly, Sir, your very obedient servants,

Jos. Phillips and Co.

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47. — LETTER OF ADVICE OF SHIPMENT OF COTTON.

Liverpool, 30th August, 18—.

John Luke, Esq., *London.*

Sir, — Referring you to our letter of the 23rd inst., we have now to advise the shipment of your thirty bags of Maranham cotton in the Ann, Ball, for Havre, to the consignment of M. La Roche at Rouen, agreeably to your directions (3). Inclosed, you will please to receive bill of lading and invoice thereof; the latter amounts to 205*l.* 8*s.* 6*d.*, for which sum we have valued on you, under this date, at fifteen days' sight, to the order of Jones, Price and Co., which draft we recommend to your protection (4), thus closing this transaction (5). We have transmitted a bill of lading to M. La Roche by the vessel. Awaiting the pleasure of your further commands (6), we remain faithfully, etc.

Jos. Phillips and Co.

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(1) We trust will arrive safe; che noi speriamo che arriveranno sani e salvi, o in buona condizione. — (2) Nett proceeds; il ricavo della merce venduta. — (3) Agreeably to your directions; dietro i vostri ordini. — (4) Which draft we recommend to your protection; la qual tratta noi raccomandiamo alla vostra protezione. — (5) Thus closing this transaction; terminando o pareggiando così questo affare. — (6) Awaiting the pleasure of your further commands; in attenzione di ulteriori comandi.

48. — ANSWER TO DITTO.

London, 2nd September, 18—.

Messrs. Joseph Phillipps and Co., *Liverpool.*

Gentlemen, — I have to acknowledge the receipt of your esteemed letter of the 30th ult., inclosing bill of lading and invoice of the thirty bags of Maranham cotton, shipped in the Ann, to Havre; for the invoice amount whereof (1), 205*l.* 8*s.* 6*d.*, I have credited your account; and on the other hand (2) debited it with a similar sum, being the amount of your draft at fifteen days' sight, to the order of Jones, Price and Co., which has been duly honoured (3). With many thanks for your attention to my orders in transmitting a bill of lading to the consignee by the vessel, I remain, etc.

JOHN LUKE.

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49. — CONSIGNMENT OF COTTON.

London, 2nd September, 18—.

M. Laroche, *Rouen.*

Sir, — In pursuance of the orders (4) given to my friends at Liverpool, as I advised you under date of the 20th ult., they have shipped, to your adress, thirty bags of Maranham cotton of excellent quality, by the Ann, Captain Thomas Ball, to Havre. Inclosed I have now the pleasure to wait on you with invoice and duplicate bill of lading (5) of this shipment; the former amounting to 216*l.* 7*s.* 10*d.*, which sum I hope you will be able

(1) For the invoice amount whereof; per l'ammontare della fattura del quale. — (2) On the other hand; in contrario. — (3) Which has been duly honoured; la quale è stata debitamente onorata. — (4) In pursuance of the orders; in conseguenza degli ordini. — (5) Duplicate bill of lading; a duplicata polizza di carico.

to realize, together with a fair profit (1), and as quick returns are the life of trade (2), I shall expect that you will, ere long (3), be enabled to remit me the nett proceeds in a good bill on some of your friends in this city. I do not limit you as to price, being well assured that you will effect the best sales your market will allow (4). I remain, etc.

JOHN LUKE.

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50. — COTTON. — ADVICE OF GOODS ARRIVED.

Rouen, 7th September, 18—.

Messrs. Joseph Phillips and Co. *Liverpool.*

Gentlemen, — I have duly received (5) your valued favour of the 30th ult., accompanied by a bill of lading for thirty bags of Maranham cotton, consigned to me by the Ann, Captain Ball, by order and for account of our esteemed friend, Mr. John Luke of London. The Ann having arrived at Havre, I have ordered them to be landed (6) and forwarded to this place, when I shall do the needful (7), and acquaint our said friend with the result (8). At present, I have every prospect of rendering him good account-sales, as cottons of all descriptions are in demand (9), and prices rather on the advance (10): much will depend however, on the arrivals

(1) With a fair profit; con un soddisfacente vantaggio. — (2) And as quick returns is the life of trade; e siccome i pronti pagamenti sono l'anima del commercio. — (3) Ere long; in breve tempo. — (4) Being assured you will effect the best sales your market will allow; essendo persuaso che voi effettuerete quella migliore vendita che la vostra piazza sarà per offrire. — (5) I have duly received; ho ricevuto regolarmente. — (6) To be landed; essere sbarcato. — (7) When I shall do the needful; procurerò quindi l'usato. Questa è un'espressione tecnica di gran valore nella corrispondenza mercantile, risparmiando con essa una circonlocuzione. — (8) And acquaint our said friend with the result; ed informerò il detto nostro amico dell'esito. — (9) Are in demand; sono ricercati. — (10) And prices rather on the advance; e i prezzi sono piuttosto sull'aumentare.

from your side of the channel (1), as there is no great quantity expected, direct, from Brazil or the United States. Referring you to the annexed price-current, I remain, very truly, Sir, your most obedient humble servant,

L. La Roche.

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51. — CONSIGNMENT OF COTTON. — GOODS ARRIVED.

Rouen, 7th September, 18--.

John Luke, Esq., *London.*

Sir, — I received, in due course (2), your favour of the 20th ult., apprizing me (3) that you purposed to make me a consignment; to which letter I deferred replying (4), in expectation of learning that you had carried your kind intention into effect, as I have now the satisfaction to know from your favour of the 2nd instant, as also by advices from our common friends, Messrs. Joseph Phillips and Co. of Liverpool; from whom, by the Ann, arrived at Havre, I have received a bill of lading for thirty bags of Maranham cotton by that vessel. I shall offer this parcel to our buyers (5) as soon as landed; and I have no doubt I shall be able to remit you a very fair per centage on your invoice of 216*l.* 7*s.* 10*d.*, since our market for this article is very brisk (6) indeed, all descriptions of cottons are in good demand, with some prospect of an advance in prices, of which circumstance I shall take care to avail myself (7) in the sale of yours. I would not, however, recommend delay, for when the state of our market is known on your side (8),

(1) Much will depend however, on the arrivals from your side of the channel; dipenderà però molto dagli avvisi della vostra parte del canale. — (2) I received in due course; ho ricevuto in tempo opportuno, o tempo debito. — (3) Apprizing me; informandomi. — (4) I deferred replying; io ho differito di rispondere. — (5) I shall offer this parcel to our buyers; io offrirò questa mercanzia ai nostri compratori. — (6) Very brisk; molto attivo. — (7) To avail myself; di profittarmi. — (8) On your side; nel vostro paese.

no doubt we shall have large importations from thence (1), though, for your government, we do not hear of any expected arrivals from North or South America.

As I shall shortly have this pleasure again, I have only now to add (2) that your interests will, at all times, command my best attention, and I beg to assure you that nothing shall be left undone on my part, to extend our correspondence to our mutual advantage. I remain, most sincerely, Sir, your obliged and obedient humble servant,

L. La Roche.

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52. — CONSIGNMENT OF COTTON. — ADVICE OF SALES.

Rouen, 15th September, 18—.

John Luke, Esq. *London.*

Sir, — Herewith you will please (3) to receive account-sales of your thirty bags of Maranham cotton, received per Ann, as advised in my letter of the 7th inst. I was enabled to place them at f. 180 per 50 kilogrammes: which I hope will give you satisfaction, as at this price you perceive (4) they nett f. 5996 75. This amount I remit you inclosed, in my own draft at two months' date, on my friends, Messrs. Bailey and Bandeld in your city; convinced it will meet due honour (5) — producing, at the exchange of f. 25 50, 235*l.* 3*s.* 4*d.* sterling.

Hoping this small trial (6) will induce you to favour me with more considerable consignments, and begging reference to the annexed price-current, I am happy to say, that our market continues encouraging for the im-

(1) From thence; da cola. — (2) To add; aggiungere. — (3) Herewith you will please; unitamente a questa vi compiacerete. — (4) As at this price you perceive; siccome a questo prezzo voi vedete. — (5) Convinced it will meet due honour; persuaso che incontrerà il dovuto onore. — (6) Hoping this small trial; sperando che questa piccola prova.

portation of all kinds of raw cottons (1): but, as you will be better informed as to the quantity shipped from Liverpool and your ports, you can go with safety (2) in your speculation in this article. I am truly, Sir, your obliged and obedient humble servant,

L. La Roche.

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53. — COTTON. — RECEIPT OF ACCOUNT-SALES.

London, 18th September, 18—.

M. L. La Roche, *Rouen.*

Sir, — I am in receipt of your favour of the 15th inst., inclosing account-sales of my thirty bags of Maranham cotton, per Ann from Liverpool (nett proceeds to your debit f. 5996 75); and at the same time containing your draft on Bailey and Banfield for 235*l.* 3*s.* 4*d.* sterling, making, at the Exchange of 25 50, the same amount of f. 5996 75; thus closing this first transaction, the said draft having been duly honoured.

Allow me (3) to thank your punctuality and promptitude in this trifling affair (4), which I shall regard as an earnest (5) of what I may expect in transactions of greater importance. It will certainly stimulate me to extend my shipments: and the encouragement you hold out (6) has induced me to give directions already to Messrs. Phillips and Co., to forward 100 bags to your address, per first ship, provided they can effect a purchase at the same, prices as the last (7). On learning

(1) Raw cotton; cotone greggio. — (2) You can go with safety; potete procedere sicuro. — (3) Allow me; permettetemi. — (4) In this trifling affair; in questo piccolo affare. — (5) Which I shall regard as an earnest; che io riguardero siccome una caparra. — (6) You hold out; l'incoraggiamento che voi mi date. — (7) At the same prices as the last; agli stessi prezzi che gli ultimi.

the result, I shall address you again. In the interim, believe me, Sir, your obliged and obedient servant,

JOHN LUKE.

WINE TRADE

SECOND SERIES.

54. — TO PROCURE AN AGENT FOR THE SALE OF WINE.

Bordeaux, 7th June, 18—.

Messrs. Hodgson and Co., *London.*

Gentlemen, — The high perfection to which our care and attention have brought the wine produced on our Estate (1), induce us (2) to believe that were measures taken (3) to introduce it more generaliy into the London Market, it would not only bring better prices, but fully enter into competition (4) with the La Fitte to which, indeed, it is not at all inferior either in body or delicacy of flavour (5). Impressed with this idea (6), we think that if some active person of good character and address (7) would devote himself, as our Agent, to the disposal of these wines, it would tend materially to our advantage, and produce him a handsome remuneration. We are aware (8) that your extensive transactions render an agency of this kind of no importance to yourselves, but you may still do us a service by recommending some one, amongst your numerous connections (9), who would

(1) Produced in our Estate; prodotto nelle nostre terre. — (2) Induce us; ci inducono. — (3) Were measures taken; che si fossero prese misure. — (4) To enter into competition; gareggerebbe pienamente (starebbe pienamente al pari). — (5) Either in body or delicacy of flavour; tanto in corpo quanto in delicatezza di sapore. — (6) Impressed with this idea; convinti di ciò. — (7) Of good character and address; di buon carattere e d'abilità. — (8) We are aware; noi sappiamo. — (9) Amongst your numerous connections; fra le vostre numerose relazioni.

feel inclined to undertake it (1). It would perhaps be premature at present to fix the amount of the percentage, as much would depend on the party, but we have no hesitation (2) in leaving it to your opinion and knowledge of the wine trade to determine the necessary compensation for the agent's services. It is however extremely desirable, though we should not positively object to his being engaged in other business, that he devote himself exclusively to our interest; and in no case can we agree to his accepting an agency from any other house in the Trade, so long as he is employed in our service.

Should it be in your power to recommend any one who would meet our wishes (3) in the object proposed, you will add another to the many obligations you have conferred upon, your much obliged and obedient servants,

FRÉDÉRIC BRUN ET FILS.

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55. — OFFER OF SERVICES AS AGENT.

London, 3rd July, 18—.

Messrs. Fr. Brun et fils, *Bordeaux.*

Gentlemen, — Your esteemed correspondents Messrs. Hodgson and Co., having communicated to me your wish to have an agent in this market for the sale of the wines of your estate, I beg to make you an offer of my services. Respecting the allowance (4) for commission I have spoken with Mr. Hodgson and proposed 5 per Cent on the gross amount (5) of the sales, which that gentleman,

(1) Who would feel inclined to undertake it; che fosse disposta di assumersela. — (2) We have no hesitation; noi non abbiamo nessuna difficoltà. — (3) To recommend any one who would meet our wishes; di raccomandarci qualcheduno che incontrasse i nostri desiderii. — (4) Respecting the allowance; riguardo alla ricompensa. — (5) The gross amount; sull'ammontare brutto.

does not think unreasonable (1), as I shall have to encounter great competition (2). For the same reason it would not answer my purpose (3) to give up my present business which is connected with the Wine Trade; but as regards your proposition not to act for any other house, I am willing to agree.

For any information you may require I refer you to Messrs. Hodgson and Co., and respectfully request the favour of a reply, either direct, or through the medium (4) of that respectable house, I am, Gentlemen, your very obedient servant,

AUGUSTUS TINDAL.

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56. — CONSIGNMENT OF WINE.

London, 9th March, 18—.

Messrs. W. Mirski and Co., *St. Petersburg.*

Gentlemen, — I confirm my last respects (5), of the 14th ult., and have now to wait on you with a bill of lading for thirty pipes (6) of Fayal wine, marked M. and S. 1—30., shipped to your consignment (7) by the Nancy Captain John Nash for your port. I do not hand you an invoice af these wines, but rely on your obtaining (8) the best possible price for them. For your information, however, they ought to net above 25*l.* per pipe (9), your commission freight, and all duties and charges deducted, but I do not quote this price as a limit (10).

(1) Unreasonable; sragionevole. — (2) As I shall have to encounter great competition; poichè io dovrei incontrare grande competenza. — (3) Answer my purpose; non corrisponderebbe al mio intento. — (4) Through the medium; per mezzo. — (5) My last respects; l'ultima mia. — (6) For thirty pipes; di trenta pipe. (La pipa è una misura spagnola.) — (7) To your consignment; a voi diretti. — (8) But rely on your obtaining; ma confido che voi ne ricaverete. — (9) They ought to net above 25*l.* per pipe; esse dovrebbero produrre circa 25*l.* per pipa. — (10) I do not quote this price as a limit; io non cito questo prezzo come un limite.

You will please to guarantee the purchasers, charging del credere accordingly, and remit the nett proceeds per appoint, as I do not wish this consignment to be mixed up with any other transaction. I have only to add that the sooner you can close the sale without (1) sacrificing the property, the better. I am most truly, Gentlemen, your obedient humble servant,

THOMAS ROWLEY.

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57. — WINE UNSALEABLE AT QUOTED PRICES.

Hamburgh, 2th May, 18—.

Mr. Thomas Rowley, *London.*

Sir, — We have delayed writing (2) until we could inform you of the probable value (3) of the articles, ordered by Mr. J. Neville to be shipped in the Boa Lembrança, which vessel only made her appearance about a week since. You will please to insure 150*l.* (say one hundred and fifty pounds) for Mr. Neville's account, and we shall, in due time, hand you the necessary particulars (4).

The six pipes of wine, we find nearly of a quality with those sent us from your city; but are sorry to add, that neither for these, nor for the Figueiras we can find purchasers at any thing like the prices you quote (5) as current with you. We do not like (6) to submit to a great sacrifice, and no sales could be made at present without; therefore we are apprehensive (7) we shall have

(1) The sooner you can close the sale without, etc.; quanto più presto voi potrete venderle senza, ecc. — (2) We have delayed writing; abbiamo tardato a scrivere. — (3) Of the probable value; del probabile prezzo. — (4) We shall in due time hand you the necessary particulars; noi a tempo debito vi spediremo i necessari dettagli. — (5) At any thing like the prices you quote; in nessun modo ai prezzi da voi segnati. — (6) We do not like, etc.; non ci piace, non amiamo, ecc. — (7) We are apprehensive; noi temiamo.

them on hand (1) for some time. The Boa Lembrança we shall despatch (2) with as much expedition as possible. We remain, truly, Sir, your obedient humble servants,

J. Van der Frenkel and Co.

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58. — SALE OF WINE ADVISED.

St. Petersburgh, $\frac{30 \text{ May}}{11 \text{ June}}$ 18—.

Mr. Thomas Rowley, *London.*

Sir, — We received your favour of the 9th March in due course, but awaited the arrival of the Nancy, and a sight of the thirty pipes of Fayal wine you were so good, as to ship on board to our consignment, before we put you to the expense of postage. We have now the satisfaction of announcing both the arrival here of the Nancy and delivery of the wine; but are sorry to add (3), that though the quality may be superior for this description of wine, it is not well adapted to this market; for with the exception of French and Rhenish white wines, our buyers look for those full-bodied, and high-flavoured, such as Madeira and Sherry (4); therefore we were glad to avail ourselves (5) of an offer on the quays (6) for half the quantity, at 700 roubles per pipe, and should have been equally happy to dispose of the other moiety (7) at the same price, being convinced that we shall not advance your friend's interest by warehousing it (8). However, this we shall, we fear, be compelled

(1) We shall have them on hand; li avremo molto tempo in magazzino. — (2) We shall despatch; noi spediremo. — (3) But we are sorry to add; ci rincresce di aggiungere. — (4) Our buyers look for those full-bodied; i nostri compratori vanno in cerca di questi vini di gran corpo e di gran sapore, come sono il Madera e lo Xeres. — (5) To avail ourselves; approfittarci. — (6) On the quays; sul porto. — (7) To dispose of the other moiety; disporre dell'altra metà. — (8) By warehousing it; tenendolo in magazzino.

to do. You may rest assured (1) that we shall do our best with this small consignment. We are, Sir, your humble obedient servants,

J. Leinski and Co.

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59. — WINE SOLD BY AUCTION.

Hamburgh, 16th July 18—.

Mr. Thomas Browley, *London.*

Sir, — Referring to, and confirming our respects of the 19th inst., we have now to advise the sale of Mr. Neville's wine, per London and Boa Lembrança, having put them up to auction (2), as a dernier ressort (3). We shall by next post furnish you with account-sales; in the meantime, suffice it to inform you (4) that, they fetched from 265 to 300 marks current, and will average (5), we should imagine, about 15*l.* per pipe. We considered it better to let them go at these prices (6), than be compelled to sell them afterwards, at ten to twenty per cent. lower. We are, etc.

J. Van der Frenkel and Co.

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60. — ORDER FOR INSURANCE.

Oporto. 20th August, 18—.

James Cordell, Esq., *London.*

Sir, — You will please to effect insurance (7) for my account of 1,500*l.*, on one fifth part or share (8) of the

(1) You may rest assured; voi potete esser sicuro. — (2) Having put them up to auction; avendole poste all'asta. — (3) As a dernier ressort; siccome l'ultima risorsa o espediente. — (4) Suffice it to inform you that they fetched from; vi basti il dirvi ch'esse produssero da, ecc. — (5) And will average; e ragguaglieranno circa, ecc. — (6) We considered it better to let them go at these prices; abbiamo creduto meglio di cederle a questo prezzo. — (7) To effect insurance; effettuare l'assicurazione. — (8) On one fifth part or share; per la (o in una) quinta parte o porzione.

ship Ocean, Captain A. Nogueira, from Pernambuco to this city, against all risks, and at the lowest premium possible (1), not exceeding, however, 10 per cent. I expect that she will sail under convoy of a ship of war (2), therefore you will be so good as to stipulate for a return of premium accordingly (3).

It was intended that, she should sail within three weeks from the date of my last advices of the 12th June. You may draw on me as usual for the amount of premium and charges. I remain very truly, Sir, your obedient humble servant,

JOHN MATTHEWS.

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61. — INSURANCE ADVISED.

London, 5th September, 18 –.

John Matthews, Esq., *Oporto.*

Sir, — Agreeably to the order contained in your favour of the 20th ultimo, I have effected insurance on your fifth share of the Ocean, Captain A. Nogueira, from Pernambuco to your port, say 1,500*l.* as per copy of policy and account annexed (4), at 8 guineas per cent., to return 4*l.* per cent., if she sails undre convoy of a man of war, and arrives. I have taken the liberty of valuing on you, under this date, to my own order for 138*l.* 6*s.* 6*d.*, the cost of this insurance, at the exchange of 57 1/4 per milrea, and at sixty days' sight; which draft I am certain will meet due honour.

Should you wish me to guarantee the underwriters, I am ready to do so for 1/2 per cent *del credere.* And in

(1) At the lowest premium possible; al premio il più basso possibile, o più conveniente. — (2) Under a convoy of a ship of war; scortato da un bastimento di guerra. — (3) To stipulate for a return of premium accordingly; di stipulare la restituzione d'un premio in proporzione. — (4) As per copy of policy and account annexed; come dalla copia della polizza e conto annesso.

that case you will please to inform my friends in your city, Messrs. A. and F. Rawlings, of your wish, and pay them the sum of 7*l.* 10*s.* at the exchange above quoted; when the risk of failure, or non-payment (1) by the underwriters in case of loss (2), will be mine (3); otherwise, that risk remains your own (4).

Always anxious to receive your orders, and determined to execute them in the most punctual and advantageous manner in my power, I remain, faithfully, Sir, your obedient humble servant,

JAMES CORDELL.

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62. — ORDER FOR INSURANCE.

Lisbon, 3rd September, 18—.

James Cordell, Esq., *London.*

Sir, — I will thank you to insure (5) 250*l.*, value of twenty five bags of cotton wool (6), marked AI, Nos. 1 to 25, (10*l.* each), shipped at Ceara, for my account, on board the brig General Sampayo, Captain Jose Maria Alves, for this port, against all risks; debiting me with the amount of cost thereof (7). The brig was to sail about the 13th of last month; without convoy. Relying on your getting the insurance done (8) at five or six guineas per cent., but not limiting you as to premium, I remain, truly, Sir, your obedient humble servant,

ANT. ISIDRO.

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(1) When the risk of failure, or non-payment; quando il rischio del fallimento o la mancanza di pagamento. — (2) In case of loss; in caso di perdita. — (3) Will be mine; ben inteso che la responsabilità sarà mia. — (4) Otherwise the risk remains your own; altrimenti il rischio sarà a vostro carico. — (5) I will thank you to insure; compiacetevi di assicurare. — (6) Value of 25 bags of cotton; pel valore di 25 balle di cotone. — (7) Debiting me with the amount of cost thereof; dandomi debito dell'importo delle spese in proposito. — (8) Relying on your getting the insurance done; confidando che effettuerete l'assicurazione.

63. — INSURANCE ADVISED.

London, 15th September, 18—.

Don Antonio Isidro, *Lisbon.*

Sir, — In persuance of your orders, under date (1) of the 3rd instant, I have effected an insurance, as per copy of policy annexed, of 230*l.* on twenty-five bags of cotton valued at 10*l.* each, marked AI, Nos 1 to 25, by the General Sampayo, Captain Jose Maria Alves, from Ceara, in the Brazils, to your city, from all risks, at six guineas per cent., amount to your debit as per account at foot (2), 18*l.*, 2*s.* 6*d.*, for which, if found correct, you will please to credit me in account current. Assuring you that I shall always pay the strictest attention to your orders (3), and soliciting a continuance of them, I remain, very truly, Sir, your obedient servant,

JAMES CORDELL.

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64. — ORDER FOR INSURANCE

Hamburgh, 14th Mai, 18—.

Mr. Andrew Field, *London.*

Sir, — Unfavourable circumstances (4) have produced an interruption of our correspondence for some weeks past, we feel therefore happy to renew it (5) requesting you to provide for the insurance on the following articles:

(1) Under date; sotto la data, o in data. — (2) At foot; appiedi. — (3) Assuring you I shall always pay the strictest attention to your orders; assicurandovi ch'io avrò sempre la più grande premura per le vostre commissioni. — (4) Unfavourable circumstances; sfavorevoli circostanze. — (5) We feel therefore happy to renew it; proviamo quindi un vero piacere rinnovandola.

1st. 200*l.* — on 250 bags Rice to be shipped from New-Orleans to Stettin, by the Prussian Brig the Black Adler. Capt. Slack marked A. 1. No. 1—250.

2dly 500*l.* — one Tenth of the Cargo of the Nelson, Capt. Sims, from Bahia to Hamburgh, according to particulars stated on the other side.

We rely on your best endeavours in executing this order (1), and have no doubt you will be able to succeed (2) at the lowest premiums possible, begging you will draw on for your expenses at any sight you may may choose (3). We are, Sir, etc.

J. Van Dyk and Co.

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65. — ANSWER TO DITTO INSURANCE ADVISED.

London, 20th May, 18—.

Messrs. J. Van Dyk, *Hamburgh.*

Gentlemen, — I feel much indebted (4) to you for the order you are so kind, as to give me in your esteemed favour of 14th inst., and have now the pleasure to inform you that, agreeable to your wishes (5), I have effected the insurance for

200*l.* — on 250 bags Rice from New-Orleans to Stettin, and

500*l.* — on part of the Cargo of the Nelson, from Bahia to Hamburgh,

(1) We rely on your best endeavours in executing this order; noi confidiamo nei vostri migliori sforzi nell'eseguire questa commissione. — (2) To succeed; riuscire. — (3) At any sight you may choose; a quella scadenza che meglio v'aggrada. — (4) I feel much indebted; vi sono obbligatissimo. — (5) Agreeable to your wishes; conforme ai vostri desiderii.

as per copy of policies annexed. The amount of my disbursements, etc., being 31*l.* 10. —. is booked (1) meanwhile to the debit of your account, for want of an opportunity to value for so trifling a sum on your place. You will perceive by the note at foot (2) that the premiums I have stipulated, are uncommonly low (3), and that in general nothing has been neglected in furthering your interests (4). I am, etc.

A. FIELD.

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66. — ORDER FOR INSURANCE.

London, 21st July, 18—.

Messrs. Lafitte and Perier, *Bordeaux*.

Gentlemen, — We wrote you very fully (5) the 7th and 14th inst. to which we beg your reference (6), we have since your regarded favour of 5th to the contents of which (7) we give every attention. The principal motive of our writing you to-day is to request you will get the following risks covered with safe and fair dealing underwriters (8) viz:

Francs 10,000. — on the hull of the Rodolphe, Captain M' Fearson, from Bordeaux to New-Orleans (valued at 120,000 frs.);

Francs 4500. — on two boxes Silk-Ribbons, marked [ ] No. 117, 118 premium included;

(1) Is booked; è registrato. — (2) You will perceive by the note at foot; vedrete dalla nota qui appiedi. — (3) Uncommonly low; sommamente bassi. — (4) Nothing has been neglected in furthering your interest; e che in generale nulla si è trascurato onde assecondare i vostri interessi. — (5) We wrote you very fully; vi abbiamo scritto molto in lungo. — (6) To which we beg your reference; alle quali ci riferiamo. — (7) The contents of which; al contenuto della quale. — (8) You will get the following risks covered, with safe and fair dealing underwriters; dovrete assicurare i seguenti invii da solidi ed onesti assicuratori.

Francs 5000. — in a policy of honour, on the freight (valued at 15,000 frs.).

You will take care that the risk extends to body, tackle or all appurtenances of the ship (1), and that the risk of lighters be likewise included (2). As to any other condition you may deem it necessary to settle, we leave you free hand, trusting you will act for us as you would do for yourselves. We shall not fail putting you in funds against your expences (3), and remain, Gentlemen, etc.

J. Heedsome and Co.

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67. — ORDER FOR INSURANCE.

Lubeck, 13th August, 18—.

Messrs. Dolby and Co., *London.*

Gentlemen, — Messrs. Fernandez and Co. of Cadiz having informed us that they had commissioned you to ensure at your place a cargo which Mr. Thirsk of St. Petersburgh was to ship for them, we hasten to transmit (4) you the copy of a letter we have just received from said friend (5) by which you will be apprized, that he is engaged to loading the following goods (6), on board the Vulcano, bound for Cadiz direct, viz:

Tarred Cables (7), valued provisionally at	R.	1600
Combed Hemp (8)	do.	» 3000
Tallow (9)	do.	» 10000
Trainoil (10)	do.	» 5000

(1) To body, tackle or all appurtenances of the ship; corpo, corde e tutto ciò che appartiene al bastimento. — (2) And that the risk of lighters be likewise included; e che il rischio dello scarico sia compreso. — (3) We shall not fail putting you in funds, against your expences; non mancheremo di rifondervi i vostri sborsi. — (4) We hasten to transmit; ci affrettiamo a trasmettervi. — (5) From said friend; dal detto amico. — (6) That he is engaged in loading the following goods; che egli è impegnato nel caricare la seguente merce. — (7) Tarred cables; canape incatramata. — (8) Combed hemp; canapa fina. — (9) Tallow; sego. — (10) Trainoil; olio di pesce, di balena.

reserving himself (1) to forward shipping documents in due course, which will enable you to settle this concern with the underwriters.

We should be much gratified if our services could be of any use to you at this place, having a strong desire to do every thing (2) within our power to promote your interests. We are, etc.

A. Schmidt, Gebruder and Co.

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68. — ADVISE OF ARRIVAL UNDER CONVOY.

Oporto, 9th March, 18—.

James Cordell, Esq., *London.*

Sir, — I received, in due course your favour of the 15th ult., with copy of policy and amount of premium, etc., of 1,500*l.*, insured on my one fifth share of the ship Ocean from Pernambuco, and advising me of your draft for the amount, 138*l.* 6*s.* 6*d.*, which has been duly honoured. This vessel having arrived two days since under convoy of the Perola frigate, I wait on you with a certificate to that effect, to enable you to recover the return of premium (3), which you will please to deduct from your next account (4).

The present is to request that you will purchase (5), and ship for my account, by the first regular free trader for this port (6), ten thousand (10,000) hare-skins, well packed (7), and in good sound condition, to be marked

(1) Reserving himself; riservandosi. — (2) Having a strong desire to do every thing, etc.; essendo impegnatissimo a fare tutto quanto è in nostro potere, ecc. — (3) To enable you, to recover the return of premium; per abilitarvi a ricuperare il ritorno del premio. — (4) To deduct from your next account; dedurre dal vostro prossimo conto. — (5) The present is to request that you will purchase; colla presente vi prego di fare acquisto. — (6) By the first regular free trader for this port; col primo vascello che viene direttamente a questo porto. — (7) Hare skins well packed; pelli di lepre ben imballate.

IM, 1 to 20. Be so good as to effect insurance thereon, so as to cover every expense in case of loss, and take your reimbursement by draft on me at 60 days sight. Relying on your known zeal (1), for the proper execution of this small order. I remain, Sir, your faithful humble servant,

JOHN MATTHEWS.

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69. — ADVICE OF PREMIUM RECOVERED.

London, 29th March, 18—.

John Matthews, Esq., *Oporto.*

Sir, — By the Mentor, Captain Bullock, I have shipped the twenty bales of hare-skins ordered in your favour of the 1st instant. Inclosed you will find bill of lading, and annexed, invoice of the same, amount of the latter 464*l.* 13*s.* 7*d.* to your debit. These skins, I am confident, will give you satisfaction (2), for they are of a very superior quality, and are shipped in excellent condition (3). I hope this will lead to more considerable orders (4). I have effected insurance on the sum of 500*l*, which will cover all expences in case of loss (5), but which, I trust, will not occur.

I have given you credit for 60*l.*, return of premium per Ocean, recovered from the underwriters, and I have valued on you, in compliance with your request, for the balance due to me this day, say 404*l.* 13*s.* 7*d.*, at sixty

(1) Relying on your known zeal; calcolando sul vostro conosciuto zelo. — (2) These skins, I am confident will give you satisfaction; io sono persuaso che queste pelli saranno di vostra soddisfazione. — (3) And are shipped in excellent condition; e sono caricate in eccellente condizione. — (4) I hope this will lead to more considerable orders; io spero che questo mi procurerà ordini più importanti. — (5) Which will cover all expences in case of loss; la quale vi metterà al coperto di tutte le spese in caso di perdita.

days' sight, to the order of Thompson, Croft and Co., value of J. Bulkeley and Co., exchange 55 1/2 per Milrea, to which I request your accustomed protection. Premiums of insurance to and from the Brazils are rising, in consequence of some recent captures of the Buenos Ayrean cruziers (1); but it is to be hoped they will shortly return to the customary level of times of peace. I am, most truly, Sir, your very humble servant,

JOHN CORDELL.

BILLS OF EXCHANGE, REMITTANCE, ETC.

THIRD SERIES

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70. — ADVICE OF BILLS DRAWN.

London, 3rd February, 18—.

Messrs. F. Burns and Co., *Liverpool.*

In conformity to the blank you have been pleased to open in my favour (2), I have this day taken the liberty of drawing upon you (3), a set of Bills (4) specified as under (5) for 2,500*l.*, which I beg to recommend to your kind protection, and remain, Gentlemen, your most obliged servant,

HENRY MOLE.

(1) Premiums of insurance to and from the Brazils are rising, in consequence of some recent captures by the Buenos Ayrean Cruizers; i premi d'assicurazione fino al Brazile e viceversa sono in aumento in conseguenza d' alcune recenti catture dai pirati di Buenos Ayres. — (2) In conformity to the blank you have been pleased to open in my favour; conforme al credito in bianco che aveste la bontà d'aprire in mio favore. — (3) Of drawing upon you; di far tratta sopra di voi. — (4) A set of bills; una serie di tratte o cambiali. — 5 As under; come qui sotto.

Note of Bills.

L. 496 payable to Edward Muntz at three months
» 754 » to Stephen West at two do
» 538 » to Thomas Cope at six weeks
» 480 » to Henry Silvester at one month
» 232 » to Richard Lynch at 15 days sight

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71. — ANSWER TO DITTO.

Liverpool, 5th February, 18—.

Mr. Henry Mole, *London.*

Sir. — We are in receipt of your favour of the 3rd instant, and have duly noted (1) your drafts on us for *L.* 2,500 in sundry bills (2), and shall not fail to give them the usual protection, placing the amount to the dedit of your account. We are, Sir, your obedient servants,

J. BURNS and Co.

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72. — ADVICE OF A BILL DRAWN.

London, 16th October, 18—.

Mr. J. Sleak, *Hamburgh.*

Sir, — Against the amount of 100 Bags of Coffee (3), to your address per Warrior, of which Bill of Lading is inclosed, I have this day valued upon you for account of Messrs. Hill and Co., 572*l.* at three months date on J. Lane and Co. Not doubting (4) but my draft

(1) And have duly noted; ed ho preso opportuna nota. — (2) In sundry bills; in diverse cambiali. — (3) Against the amount of 100 bags of coffee; contro l'importo di cento sacchi di caffè. — (4) Not doubting; non dubitando.

will meet due protection to the debit of said friends, I beg you will follow their directions with this shipment (1), and remain, etc.

J. Boodale.

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73. — ADVICE OF A BILL DRAWN.

Hull, 16th *April*, 18—.

Messrs. Hincke and Co., *Hamburgh.*

Gentlemen, — By order and for account (2) of Messrs. Fulton and Co., I have shipped to your address, as pr. subjoined B/L (3), a parcel of Logwood (4), pr. Nero, Captain C. Hall, and now beg to advice my this day's draft upon you for the amount, viz:

542*l.* 10*s.*, at 3. months date on Richard Holy.

In the event of no credit being yet lodged in my favour (5), I shall feel obliged by your provisionally accepting under my responsability (6). I am, etc.

J. F. Jackson.

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74. — ADVICE OF A BILL DRAWN ON COMMISSION.

London, 13th May, 18—.

Mr. L. Elkan, *Hamburgh.*

Sir, — We have received from Mr. Rich. Lucas, Leeds, Bill of Lading of a parcel of manufactured goods shipped

(1) I beg you will follow their directions with this shipment; vi prego di attenervi ai loro ordini od istruzioni con questo carico. — (2) By order and for account; dietro ordine e per conto. — (3) B|L È un'abbreviazione di Bill of Lading. Essa ed altre sono importantissime, in quanto che molti usano queste abbreviazioni inintelligibili pei loro corrispondenti. Io mi propongo quindi d'introdurne parecchie affine di togliere questa difficoltà. — (4) A parcel of Logwood; una partita di campeggio. — (5) Of no credit being lodged in my favour; in caso che nessun credito fosse fatto ancora a mio favore. — (6) I shall feel obliged by your provisionally accepting under my responsability; mi fareste un favore se intanto le accetterete sotto la mia responsabilità.

to your order pr. Gazelle, Captn. Henry, and advice of his draft upon us for 223*l.*, of the 10 May 3 m. d., (1) forming two thirds of the value of that shipment.

Agreeably to the credit you have lodged with us in favour (2) of said Establishment, we have accepted the above draft to your debit. The Insurance has been done according to Mr. Rich. Lucas' statement (3), amounting as setforth below (4) to 19*l.* 10*s.* 0*d.* for which we beg you will credit us. We remain, etc.

M. Simon and Co.

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75. — RESPECTING THE PURCHASE OF A BILL.

Paris, 19th May. 18—.

Messrs. Holt Thornton and Co., *London.*

Gentlemen, — We expect shortly (5) to have an opportunity of placing advantageously (6) a bill on Madras to the value of thirty or forty thousand francs, but before we can decide (7) on giving you the order, we wish to know your opinion respecting the present course (8), and whether, by waiting three or four weeks we should not do better. You will also oblige us by stating the usual time and on what conditions, bills on India are generally drawn (9), and if, after sight or date (10). We subjoin a list of our course to which we invite your attention (11), and shall be happy if your reply to this letter

(1) 3. m. d.; quest'abbreviazione è molto usata, invece di 3 months date. — (2) You have lodged with us in favour; che avete aperto presso noi a favore. — (3) Has been done according to Mr. Lucas' statement; è stata effettuata secondo le istruzioni del signor Lucas. — (4) As set forth below; come sotto esposto. — (5) We expect shortly; aspettiamo fra poco. — (6) Placing advantageously; di collocare vantaggiosamente. — (7) But before we can decide; ma prima di poter determinarci. — (8) Respecting the present course; riguardo al cambio attuale. — (9) Bills on India are generally drawn; le cambiali sopra l'India vengono generalmente tratte. — (10) After sight or date; a vista, o a data. — (11) We subjoin a list of our course to which we invite your attention; v'accludiamo il nostro listino di cambio, pel quale richiamiamo la vostra attenzione.

will also enable us to do any thing for you, on our exchange (1). We are, Gentlemen, with great esteem

Du Pré and Co.

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76. — ANSWER TO DITTO.

London, 22nd May, 18—.

Messrs. Du Pré and Co., *Paris.*

Gentlemen, — In reply to your esteemed favour of the 19th inst. it gives us much pleasure that we are at the present moment enabled to accede to your wishes (2), as a bill, to about the value you request (3), has been offered to us on very favourable terms, and we think you will do better to take it now rather than postpone your decision (4) and be compelled to accede to others not so advantageous. As this bill is on one of the first houses of Madras and can be procured very reasonably (5), there being but little demand at present for paper of this description (6), we have got the parties to hold in two posts for your refusal (7); in the mean time we beg you not to delay coming to a determination, as should we lose this opportunity, circumstances so favourable may not occur again. Bills on India are generally drawn at 60 days sight, which, owing to the length and uncertainty of the voyage, is better than if after date.

We feel obliged for the confidence you have shewn us and regret that the nature of your course, for which

(1) On our exchange; in contraccambio. — (2) To accede to your wishes; di conformarci ai vostri desiderii. — (3) To about the value you request; del valore incirca da voi richiesto. — (4) Now rather than postpone your decision; piuttosto che ritardare la vostra decisione. — (5) Very reasonably; assai convenientemente. — (6) For paper of this description; per carta di questo genere. — (7) We have got the parties to hold in two posts for your refusal; abbiamo indotte le parti ad aspettare per due arrivi di posta il vostro rifiuto.

we thank you, does not allow us at present to make a suitable return (1). Accept however, the assurances of respect and esteem with which we remain, sincerely, your much obliged servants,

A. Holt, Thornton and Co.

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77. — ADVICE OF BILLS DRAWN.

Amsterdam, 4th September, 18—.

Messrs. Gyonne and Co., *London.*

Gentlemen, — I beg to inform you that I have taken the liberty to draw on you this day the undermentioned bills (2), which I shall be obliged by your honouring for my account, viz (3):

900*l.* payable to Ch. Martell, at 2 months,
700 » to Van Steen and Co., do.,
20 » to Edward Millington, at 3 days sight.

If the exchange is favourable I shall make the reimbursement in a few posts (4), in bills on Paris, and in the mean time, remain, Gentlemen, yours very respectfully,

Antonine Roche.

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78. — ON SENDING A REIMBURSEMENT.

Amsterdam, 14th September, 18—.

Messrs. Edward Bohm and J. Taylor, *London.*

Gentlemen, — I thank you for the protection afforded to my drafts for 1620*l.*, in three appoints (5), and now have the pleasure to inclose

(1) To make a suitable return; di fare un conveniente ricambio. — (2) The undermentioned bills; le cambiali sotto nominate. — (3) Viz; cioè. Questa è un' abbreviazione della parola videlecit. — (4) I shall make the reimbursement in a few posts; fra poche poste (giorni) ne farò il rimborso. — (5) In three appoints; in tre assegni.

12,500 francs, drawn by L. Dupré to order at 60 days on Perrin and Co., Paris;
15,000 francs, drawn by Jacobi and Co. to order at 60 days on Delacour and Co.;
2,500 francs, drawn by L. Prevost to order at 60 days on Rigand and fils.

Please to negociate them at the highest course (1) and place to my credit. with the amount of the bill on London as under,

L. 100. drawn by ourselves to our own order, at 2 months, on Cazenove and Co.

I remain, Gentlemen, yours very respectfully,

ANTONINE ROCHE.

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79. — ON THE NON ADVICE OF A BILL.

London, 1st May, 18—.

Messrs. F. Coqui and Co., *Hamburgh.*

Sir, — One of your bills for 350*l.* dated the 14th ult. has this day been presented to us for acceptance. As we are without advice on the subject (2) we have requested the holders (3) to wait for the return of the post (4). You will therefore, much oblige us by sending the necessary confirmation. We are, Sir, yours respectfully,

T. ANDREWS, ATKINSON and Co.

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(1) Please to negociate them at the highest course; compiacetevi di negoziarle al miglior cambio. — (2) As we are without advice on the subject, essendo noi senza vostro avviso o lettera intorno a ciò. — (3) We have requested the holders; noi abbiamo pregato i possessori. — (4) To wait the return of the post; ad aspettare il ritorno della posta.

80. — ANSWER TO DITTO.

Hamburgh, 5th May, 18—.

Messrs. Atkinson and Co., *London.*

Gentlemen,—We sincerely regret the oversight of our (1) Mr. John Bunning, in not informing you of our bill for 350*l.* payable to Hetcher and Company, which we beg yeu will please to honour to our debit. We are, Gentlemen, your most obliged, and obedient servants,

F. Coqui, and Co.

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81. — REMITTANCE IN PART. — BILLS INCLOSED.

London, 16th September, 18—.

Messrs. J. Newfield and Co., *Oporto.*

Gentlemen, — By order of our common friends (2), Messrs. J. Phillips and Co., of Liverpool, I have to enclose you five bills of exchange, as noted at foot, amounting to 1,650*l.* 12*s.* 4*d.*, part of 4,600*l.* which they paid into my bankers (3) for the purpose of being remitted to you, and you may be assured I shall do it with all possible despatch. No more bills offered to-day of which (4) I could approve (5). You will observe that these draughts are made payable to me, and I have endorsed them (6), but this must be understood (as I do not charge commission or *del credere*) to be without my prejudice (7),

(1) We sincerely regret, the oversight of our; ci rincresce sinceramente la svista del nostro. — (2) By order of our common friends; per ordine dei nostri comuni amici. — (3) Which they paid into my bankers; che pagarono al mio banchiere.— (4) No more bills offered to-day of which; oggi non mi furono offerte altre cambiali. — (5) Could approve; di mia approvazione. — (6) I have endorsed them; le ho indossate. — (7) To be without prejudice; che non sia di mio pregiudizio.

my sole object in so doing, being to prevent my prying neighbours from satisfying their curiosity (1). I shall, notwithstanding, be as careful in the selection of bills, as if the responsability were entirely my own. By next mail (2), I expect to be able to make you a further remittance. In the mean time, believe me to be Gentlemen, your assured humble servant,

JOHN LUKE

Note of Bills inclosed, viz.

1st of	*L.* 1,000	0 0	at 60 days' date on D. F. Pinto and Co., at 54 1/4 ,	on your city.
do	214	6 0	at 60 days' sight on D. J. D. Guimanner at 54.	
do	90	8 4	or ff. 1,000, dated Amsterdam 22nd july, at 1 1/2 usance (3) on C. and M. Garner, at 54 1/4 .	
2nd of	1853	20	at 60 days' date on Widow Moller and Son, at 54 1/4 .	on Lisbon firsts with F. and H. Fox.
do	100	0	at 30 days' sight on A. Follett, jun., 53 3/4 .	
	L. 1,658	12 4	To the debit af Jos Phillips and Co., Liverpool.	

(1) To prevent my prying neighbours from satisfying their curiosity; per impedire ai miei indagatori vicini di soddisfare la loro curiositá. — (2) By next mail; col primo ordinario. — (3) 1 1/2 usance (Vedi in fine di questo libro il Vocabolario Tecnico).

82. — REMITTANCE.

London, 15th September, 18—.

Messrs. F. and H. Fox, *Lisbon.*

Gentlemen, — I take the liberty of enclosing two firsts of exchange (1), as per note at foot, which you will be so good as to get accepted and hold at the disposal of the seconds (2), remitted this day to our common friends at Oporto, Messrs. J. Newfield and Co. In case of non-acceptance or non payment (3), be so good as to advise said friends thereof, and cause the bills to be noted, furnishing me with a protest (4), that I may recover from the drawers (5); however I feel confident that such will not be needful. I remain, most truly, Sir, your obedient humble servant,

JOHN LUKE.

Particulars of Bills.

L. 253 18 0 on Widow Moller and Son.
100 8 0 on A. Follet jun.

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83. — REMITTANCE ACKNOWLEDGED.

Liverpool, 10th October, 18—.

John Luke, Esq., *London.*

Sir, — We have received your esteemed letter of the 7th instant, accompanied by an account of your remittance to Messrs. J. Newfield and Co., of Oporto, of the

(1) Two firsts of exchange; due prime di cambio. — (2) And hold at the disposal of the seconds; e tenere a disposizione delle seconde. — (3) In case of non-acceptance or non-payment; in caso che non venissero accettate, o pagate. — (4) Furnishing me with a protest; mandandomi il protesto o facendomi avere il protesto. — (5) That I may recover from the drawers; affinchè io possa risarcirmi sui traenti.

4,600*l.* placed in your hands (1) for that purpose, together with your charges thereon (2) 4*l.* 12*s.*, which sum we have ordered to be paid to your bankers, Messrs. Bosanquet and Co. This being a separate transaction (3), you will please to close it in your books accordingly (4). With many thanks for your trouble in this affair, we are, etc.

Jos. Phillips and Co.

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84. — REMITTANCE OF BALANCE OF PARTNERSHIP ACCOUNTS.

Liverpool, 12th September, 18—.

Messrs. J. Newfield and Co., *Oporto.*

Gentlemen, — Having balanced the books of our late partnership (5), we find due to your Mr. Thompson, the sum of 4,827*l.* 13*s.* 4*d.* up to 30th June last. But as there are yet some small amounts outstanding (6), and a few claims unsettled (7), we purpose remitting you 4,600*l.* (say four thousand six hundred pounds), on account, through the medium of our common friend, John Luke, Esq., of London, to whom we have written by to-night's post, apprising him of our intention, and proposing that this being a family affair, he should charge no commission. Persuaded that he will accede to our wishes, we have no doubt that you will by next mail receive a part, of the above sum, in good bills (8), either

(1) Placed in your hands; riposte nelle vostre mani. — (2) Together with your charges thereon; insieme alle vostre spese. — (3) This being a separate transaction; essendo questo un affare separato. — (4) You will please to close it in your books accordingly; compiacetevi di concluderlo nei vostri libri in conformità. — (5) Having balanced the books of our late partnership; avendo bilanciato i libri della nostra passata ditta. — (6) But as there are yet some small amounts outstanding; ma siccome vi sono tuttora alcuni piccoli crediti. — (7) And a few claims unsettled; e pochi debiti non liquidati. — (8) In good bills; in buone cambiali.

on your city or Lisbon, with which you will please to do the needful (1), and credit Mr. T. accordingly, to whom we defer writing (2) until we can close the partnership account altogether. Meanwhile we request him to accept our kind regards, and remain, most truly, etc.

Jos. Phillips and Co.

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85. — EXPENSES ON REMITTANCE.

Liverpool, 14th October, 18—.

Messrs. J. Newfield and Co., *Oporto.*

Gentlemen, — Our worthy friend, Mr. Luke, having advised us that he had completed his remittance (3) of the 4,600*l.* on account of your Mr. Thompson and moreover furnished us (4) with a note of his charges thereon, amounting, as per mem. (5) at foot, to 4*l.* 17*s.* 6*d.*, we have placed that sum to Mr. T's debit also; of which you will please to take notice. Expecting to hear shortly of the receipt of this remittance, we remain, etc.

Jos. Phillips and Co.

L. 2 17 6 Brokerage (6), $^1/_{16}$ per cent on 4,600*l.*
2 0 0 Postages (7) to and from Oporto, Lisbon and Liverpool.

L. 4 17 6

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(1) You will please to do the needful; vi compiacerete di procurare l'usato. — (2) To whome we defer writhing; al quale differiamo di scrivere. — (3) Having advised us that he had completed his remittance; avendoci avvisati d'aver compite le sue rimesse. — (4) And moreover furnished us; e di più ci ha fornito. — (5) As per mem.; abbreviazione di memorandum. — (6) Brokerage; senseria. — (7) Postages; portalettere.

86. — REMITTANCE ACKNOWLEDGED.

Oporto, 21st October, 18—.

Messrs. Jos. Phillips and Co., *Liverpool.*

Gentlemen, — Your much esteemed favour of the 12th ult., informing us of your intention to remit us 4,600*l.* on our Mr. Thompson's late partnership account with you, was duly received; but we deferred answering it until we could advise, as we have now the pleasure of doing, the receipt of the whole of the said sum (1).

The various bills (2) of which this remittance consisted, having been honoured, and not doubting that they will be discharged at maturity (3), we place the amount to the credit of our Mr. Thompson's private account as desired (4); and assuring you of the sentiments of esteem with which we are impressed (5), we are, etc.

J. NEWFIELD and Co.

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87. — ADVICE OF ACCEPTANCE OF DRAFTS.

Oporto, 21st October, 18—.

John Luke, Esq., *London.*

Sir, — Since we last wrote to you on the 15th instant (6), we have been favoured with yours of the 7th of the same month, covering two bills on this city, value 1153*l.* 15*s.* 4*d.*

These drafts have been duly accepted; and the amount, added to (7) your former remittances, completes the sum

(1) Of the whole of the said sum; dell' intiera somma. — (2) The various bills; le varie cambiali. — (3) That they will be discharged at maturity; che saranno pagate alla scadenza. — (4) Private account as desired; conto privato secondo il vostro desiderio. — (5) With which we are impressed; della quale siamo penetrati. — (6) Since we last wrote to you on the 15th instant; dopo che vi scrissi il 15 corrente. — (7) And the amount added to; e l'importo sommato insieme.

of 4,600*l.*, on account of Messrs. J. Phillips and Co. of Liverpool, thus closing this transaction.

For your kind attention to this business, we can but request you to accept our best thanks; and hope that on some other occasion your trouble will be better remunerated (1). With a tender of our best services here, we remain, etc.

J. Newfield and Co.

JOINT SPECULATION IN TOBACCO

FOURTH SERIES

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88. — ADVICE OF LIMITS FOR PURCHASE.

London, 14th January, 18 - .

J. M. Da Sonza Esq., *Bahia.*

Sir, — At the recommendation of W. Thompson and Co. of Hamburgh, I take the liberty of adressing you, and avail myself of the opportunity to make you a tender of my best services (2) in this city.

The object of my present application (3) is to request that you will have the goodness to purchase and ship to the consignment of our above-mentioned friends at Hamburgh, from 2000 to 1200 mangotes of Tobacco, of prime quality, if you can ship them at or under the price of 2 mil. 300 reis (say two mil. three hundred reis) per mangote, all charges of shipping, your com-

(1) Your trouble will be better remunerated; i vostri disturbi saranno meglio ricompensati. — (2) To make you a tender of my best services; di offrirvi i miei migliori servigi. — (3) The object of my present application; l'oggetto della mia presente domanda.

mission and freight included (1). To enable you to ascertain this point, you will please to calculate the mark banco at 300 reis or the pound sterling equal to 4 mil. 100 reis (2).

For your reimbursement you will draw on me at sixty days' sight, and at the most favourable exchange, furnishing me, at the same time, with invoice and bill of lading, and anticipated advice for insurance; when you may rest assured your draft shall be duly honoured. Trusting that this introduction may lead to more important transactions, I remain, most sincerely, Sir, your very obedient humble servant,

ROBERT JACKSON.

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89. — CONSIGNMENT OF TOBACCO.

INSTRUCTIONS RECEIVED.

Hamburgh, 25th January, 18—.

Mr. Robert Jackson, *London.*

Sir, — We are much obliged by the readiness (3) with which you acceeded to Mr. J. Thompson's proposition, in regard to trying an adventure or two on joint account (4), and are glad to observe that, in consequence, you have ordered from 1000 to 1200 mangotes of tobacco, to be shipped from Bahia to our address by our friend there, Mr. J. M. Da Sonza; which order we have no doubt he will execute within your limit (5). The de-

(1) All charges of shipping your commission and freight included; tutte le spese d'imbarco comprese le vostre competenze ed il nolo. — (2) To calculate the mark banco at 300 reis or the pound sterling equal to 4 mil. 100 reis; di calcolare il marco di banco 300 reis, ossia la lira sterlina uguale a 4,100 reis. — (3) We are much obliged by the readiness; noi vi siamo gratissimi per la prontezza. — (4) In regard to trying an adventure or two on joint account; in quanto al tentare una o due speculazioni in società. — (5) Within your limit; dentro i vostri limiti.

mand for this article is slack at the present moment (1), but by the time we may expect the arrival of the small parcel you have ordered, we doubt not it will be brisker (2), and we hope to have it in our power to render you satisfactory account-sales, so as to induce you to follow up the operation (3).

We shall punctually observe the terms on which this, and future transactions of a similar nature, are to be conducted; and it will, we beg to assure you, afford us much gratification to continue a correspondence, thus, as we consider, auspiciously commenced. We beg you will believe that, our best services are always at your disposal, and we remain, your truly obedient humble servants,

Wm. Thompson and Co.

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90. — ADVICE OF LIMITS OF PRICE TOO LOW.

Bahia, 21st March, 18—.

Messrs. W. Thompson and Co., *Hamburgh.*

Gentlemen, — I am greatly indebted to you (4) for your good intentions in introducing Mr. Robert Jackson of London to my firm, having received a letter from that gentleman, ordering the purchase of (5) 1000 to 1200 mangotes of tobacco, to be shipped to your address; limiting me, however, to 2 mil. 300 reis per mangote on board, freight to your place included. I am sorry to say, it is utterly out of my power to execute this order (6), and I shall be much obliged by your inform

(1) The demand for this article is slack, at the present moment; la domanda di questo articolo al presente è languida. — (2) We doubt not it will be brisker; noi siamo certi che essa sarà più animata. — (3) To follow up the operation; a proseguire l'operazione. — (4) I am greatly indebted to you; io vi devo assai, o vi sono debitore di molto. — (5) Ordering the purchase of; ordinante l'acquisto di. — (6) That it is utterly out of my power to execute this order; che è affatto fuori del mio potere l'eseguire quest'ordine.

ing Mr. Jackson, that Tobacco, at our current prices, would stand in nearly (1) 15 per cent. more than his limit, exclusive of freight. I do not write to that gentleman, because I am unwilling (2) to put him to unnecessary expence in postage. Believe me, with great respect, Gentlemen, your obedient humble servant,

J. M. Da Sonza.

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91. — Speculation in tobacco relinquished.

Hamburgh, 4th June, 18—.

Mr. Robert Jackson, *London.*

Sir, — We have been favoured with a letter from our friend, Mr. J. M. Da Sonza of Bahia, dated 21st March last, which we transcribe on the other side (3), and from which you will perceive that he could not execute your small order for tobacco, within your limit: consequently, we must, for the present, forego the pleasure (4) of being interested with you in speculations in this article from the Brazils. It is well, that Mr. Da S. resolved on its non-execution (5), for had he exceeded your limits, it would have occasioned dissatisfaction, since our market would not enable us to realise a profit on the consignment. We, by this post, communicate the result to the writer's brother (6) at Liverpool. On some other occasion, we shall be most happy to join you (7), when we hope to be more successful. We are, Sir, your obedient humble servants,

Will. Thompson and Co.

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(1) Would stand in nearly; si manterrà circa al 15 per cento. — (2) Because I am unwilling; perchè non voglio cagionargli. — (3) Which we transcribe on the other side; che noi trascriviamo sull'altra pagina. — (4) Forego the pleasure; rinunziare al piacere. — (5) It is well Mr. da S. resolved on its non-execution; è meglio che il signor da S. si sia deciso a non eseguire (la commissione). — (6) To the writer's brother; al fratello dello scrivente. — (7) To join you; di unirci a voi.

92. — TIME EXTENDED FOR EXECUTION OF ORDER.

London, 14th June, 18—.

J. M. Da Sonza Esq., *Bahia.*

Sir, — Our Hamburgh friends, Messrs. William Thompson and Co., having apprised me of the obstacles you have encountered (1) in the execution of my order of the 14th January last, for the purchase and shipment of 1000 to 1200 mangotes of tobacco, I have only to regret this circumstance and the disappointment consequent upon it (2). This is however, to authorize you to make the shipment at any time before next spring (3), provided it can be done (4) within the limits already given: therefore you will please to consider my order in full force (5) till March next. Hoping you will, ere then, succeed in effecting the purchase, I remain most truly, Sir, your obedient humble servant,

ROBERT JACKSON.

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93. — REMITTANCE IN SPECIE.

London, 14th January, 18—.

Messrs. Arthur Collins and Co., *Bristol.*

Gentlemen, — I received, in due course, your favours of the 3rd and 6th inst. and have credited you 280*l.* 18*s.* 4*d.*, being half the account of invoice of flax (6), per William, to Lisbou. on joint account. I have desired Messrs. E.

(1) Having apprised me of the obstacles you have encountered; avendomi gli amici di Amburgo, i signori W. Thompson and Co., informato degli ostacoli che avete incontrato. — (2) The disappointment consequent upon it; lo sconcerto che ne derivò. — (3) Before next spring; prima della prossima primavera. — (4) Provided it can be done; purchè questo possa farsi. — (5) To consider my order in full force; di considerare il mio ordine in piena attività. — (6) Of invoice of flax; fattura del lino.

Angove and Co., to whom they are consigned, to remit me the whole of the nett proceeds in specie (1), to which I presume you will have no objection (2), as I deem it better to keep this adventure quite distinct (3) from all other transactions; however, if you would rather those gentlemen should place your moiety (4) of the nett proceeds to your credit in account, you have only to write them to that effect, and I will confirm your letter.

I have taken due note of your acceptance for 450*l.*, at two months from 20th ult., payable with me to the order of Castendieck and Co., which shall be punctually discharged at maturity and placed to your debit. Inclosed, I return you four bills received in yours of the 8th inst., for acceptance, the whole being duly honoured. Believe me, very truly, Sir, your obedient humble servant,

WILLIAM LUKE.

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94. — INVESTMENT IN STOCKS.

Amen Corner, 16th January, 18—.

Messrs. Cumming and Co., *Bank Buldings.*

Gentlemen, — There being every probability in a day or two of a rise (5) in the funds (6), owing to the pacific intelligence from the East, you will oblige me by investing (7) the sum of 459*l.* 16*s.* 3*d.* (less your brokerage (8)) in the three per cent consols (9), in the name of Mr. Edward Fisher of Paris, handing me an account

(1) In specie; in contanti, in denaro sonante. — (2) I presume you will have no objection; io penso che voi non avrete difficoltà a. — (3) As I deem it better to keep this adventure, quite distinct; siccome io credo sia meglio tener separata questa speculazione. — (4) Should place your moiety; mettere la vostra quota. — (5) Of a rise; di un aumento di prezzo. — (6) In the funds; nei fondi. — (7) By investing; coll' impiegare. — (8) Less your brokerage; dedotta la vostra senseria. — (9) In the there per cent consols; del tre per cento consolidati.

thereof, when I will send a check (1) for the cost and brokerage. I am, truly, Gentlemen, your obedient humble servant,

J. Walters.

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95. — THE SAME.

Paris, 3rd May, 18—

James Marsh, Esq., *Birchin Lane, London.*

Dear Sir, — As you are always on the spot (2) and somewhat fortunate (3) in your speculations on behalf of clients, I beg to place in your hands the inclosed check upon Messrs. Dummond and Co. for 565*l.*, which you will be good enough to invest for me in the best securities (4). Perhaps it is as well to state, that, as I believe there is every appearance of a speedy re-action (5) in the public funds, The New three per cent consols, would be as elegible as any other, the more so as I perceive (6) they are now as low as 88 1/8 however, I leave this entirely to your discretion, and believe me, dear Sir, yours very truly,

John Lincoln.

P. S. In your next do not fail to send me your last list. What do you think of the Exchequer Bills (7).

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(1) A check ; una tratta. — (2) As you are always on the spot; siccome voi siete sempre sul luogo. — (3) Somewhat fortunate ; piuttosto fortunato. — (4) In the best securities; che mi farete piacere impiegarle colla miglior garanzia e sicurtà. — (5) Of a speedy re-action; di un pronto rialzarsi dei fondi pubblici. — (6) The more so as I perceive; tanto più che mi accorgo. — (7) Che pensate voi degli Exchequer Bills. Gli exchequer bills (fondi appartenenti allo Stato) fanno parte degli unfunded debts; essi ammontano a due o tre milioni l'anno, e rendono il cinque per cento.

TRADE IN FRUIT, WINE, ETC.

FIFTH SERIES (1)

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96. — PROPOSED CONSIGNMENT OF FRUIT.

Fayal, 25th November, 18—.

James Box, Esq., *London.*

Sir, — I have the satisfaction to inform you of my safe arrival (2) at this Island, in the Nancy, on the 18th inst. after a tolerably pleasant passage. We shall begin discharging (3) in a day or two, and then proceed to ship the wines with as much expedition as possible, before the winter sets in (4). I have given your address to my friends, Mr. A. J. Martins, and Mr. J. Vicenza of this island, who are both large exporters of fruit (5) (oranges) to your market; and, at my recommendation, will have no objection to send a parcel to your consignment on trial, provided you will permit them to draw on you, on completing the shipment, for one half, or two thirds of the amount of invoice.

I shall likewise (6) be disposed to ship some on my own account, or on joint account with you, if you should have no objection. At all events, you will please to charter a fast sailing good vessel (7) (a schooner to be prefered) for this port, to bring out coals (8), shook-pipes (9),

(1) Ho scelto soltanto poche di queste lettere perchè risguardando un ramo di commercio non molto importante, ho creduto inutile d'occupare tempo e spazio col presentarne un numero maggiore. — (2) I have the satisfaction to inform you of my safe arrival; ho il piacere di annunciarvi il mio salvo arrivo. — (3) We shall begin discharging; noi incominceremo lo scarico. — (4) Before the winter sets in; prima che incomincia l'inverno. — (5) Exporters of fruit; speditori di frutta. — (6) I shall likewise; io sarò parimenti. — (7) To charter a fast sailing vessel; di prendere a nolo un buon bastimento a vela celere. — (8) To bring out coals; per trasportare carbon fossile. — (9) Shook pipes. Nell'esportare dei barili vuoti allo scopo di riempirli di vino, d'olio, ecc., s'usa scomporne le sue doghe (staves) e legarle in fasci, ai quali si dà il nome di shooks. I due fondi delle suddette botti portano una marca onde distinguerle con facilità giunte che siano alla loro destinazione.

and iron-hoops (1), as per particulars annexed, and to load (2) fruit and wine for London. The freight for the voyage, out and home (3), must not exceed 500*l.* with five per cent. primage (4); the port-charges, etc., to be defrayed by the captain and owners, if you can prevail on them to agree to this. If you succeed in chartering a vessel on these conditions, the sooner she is despatched the better, with sufficient coals for ballast (5), the other articles already named, and the few items comprised in the annexed list, for my own private use.

Should you have an opportunity, you may draw on me for the cost of the coal, etc., together with that of insurance, which you will be so good as to effect on the outward cargo (6) to its full value, with an addition of five per cent. to cover expenses in case of loss. I hope the premium wil be moderate.

Should you not be able to reimburse yourself by drawing, you will have the goodness to make your purchases at as long credit as may be practicable (7), to allow for the shipments I shall make being realised, if possible, in time to meet the payments for the outward cargo. I remain, Sir, your obedient humble servant,

J. G. Sommers.

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97. — ADVANCE ON FRUIT DECLINED.

London 30th November, 18 –.

J. G. Sommers, Esq., *Fayal.*

Sir, — I am in receipt of your esteemed favour of the 25 inst. and thank you for your introduction of my firm

(1) Iron hoops, cerchi di ferro. — (2) To load; caricare. — (3) The freight for the voyage, out and home, il nolo per il viaggio d'andata e ritorno. — (4) Primage; primaggio pel capitano. — (5) With sufficient coals for ballast; con sufficiente carbone per zavorra. — (6) Outward cargo; carico destinato per l'estero. — (7) As long credit as many be practicable; al respiro più lungo sia possibile o praticabile.

to your friends at Fayal, and shall be glad to receive any consignments of oranges they may be pleased to send to my address; but it is not usual to make advances on cargoes of so perishable (1) a nature, at least until the vessel is arrived and the state of the cargo ascertained when, if the latter prove (2) to be in good order and condition, I shall have no objection to come under acceptance for two thirds the estimated nett proceeds; the bills to be drawn at two months' date from the vessel's arrival, or three months from the time of her sailing from your island.

From the perishable quality of the commodity, I must likewise decline (3) taking any share or concern in the shipment which you propose making; however, to serve you, I will, in the present instance, ship the goods you order, and await my reimbursement from the sale of such as you may consign to me. But as to purchasing coals, etc., at such credit as to enable me to pay for them out of the proceeds of your shipments, this is wholly out of the question (4); coal in particular being a ready-money article.

No schooner offering, I have been in treaty (5) for a small brig, the London Packet, Captain Scott, to proceed to your port with the articles ordered in your favour of the 2nd. The broker (6) demands 600*l.* and I have offered him 400*l.* In my next I shall, no doubt, be able to inform you of my having completed the charter, and, you may be assured, on as low terms as possible; but as to portcharges, I fear no captain or owner will consent to defray them.

When I have concluded the charter, I shall lose no

(1) But it is not usual to make advances on cargoes, of so perishable a nature; ma non si usa di dare anticipazione sopra carichi di natura sì fragile. — (2) If the latter prove; quando quest'ultimo si riconosca o si trovi. — (3) I must likewise decline; io devo egualmente rinunciare. — (4) This is wholly out of the question; di questo è affatto inutile discorrerne. — (5) I have been in treaty; io sono stato in contratto. — (6) The broker; il sensale.

time in despatching the vessel, and hope she will be with you before Christmas. Believe me, Sir, your obedient humble servant,

JAMES BOX.

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98. — TERMS OF CHARTER.

London, 3th December, 18—.

J. G. Sommers, Esq., *Fayal.*

Sir, — Referring to the preceding copy of my last respects, I have now to advise you of my having chartered the London Packet to proceed immediately to your island. I have agreed (1) to pay 475*l.* with five per cent. primage. The port-charges you are to defray (2), as you will perceive by the copy of the charter inclosed. I have purchased the coals, which she will begin to load tomorrow, and finish the next day. The empty pipes (3) (shook) will be put on board the following day, and the iron hoops, which I have agreed for at 17*l.* per ton (4), will be shipped on Saturday; when the vessel will clear (5), and, I hope, proceed on her voyage on Saturday next. I feel confident you will approve not only of the charter, but of the expedition used in getting the cargo on board.

I have effected insurance on 350*l.* the value of the different goods, to be shipped at fifty shillings per cent. which I consider moderate (6) for this season of the year. Premium, etc., to your debit, as per account, and copy of the policy inclosed. 13*l.* 10*s.* 10*d.* I have further insured 400*l.* on wines, to Hamburgh, per Nancy, at three gs. (7) per cent; amount 15*l.* 12*s.* to your debit.

(1) I have agreed; sono d'accordo. — (2) You are to defray; che dovete pagare. — (3) The empty pipes; le pipe vuote (Vedi in fine il Vocabolario Tecnico). — (4) Per ton; per tonnellate. — (5) When the vessel will clear; quando il bastimento partirà. — (6) Which I consider moderate; che io ritengo moderato. — (7) At three gs.; abbreviazione per tre ghinee.

Also 400*l.* on wines, by the same vessel, to Petersburgh, at five gs. being the lowest I could possibly get it done at, from the circumstance of the Nancy having to winter somewhere in England, for which I have provided, as you will perceive, in the policy. The premium and charges on this insurance are carried (1) to your debit in the sum of 24*l.*

By the chartered vessel, I shall send the articles ordered for your own use, which are in readiness, and for cost of which I have debited you 5*l.* 7*s.* as per note annexed. Believe me, always sincerely, Sir, your obedient humble servant,

JAMES BOX.

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99. — CONSIGNMENT OF PORTER (2).

London, 7th December, 18—.

J. G. Sommers, Esq., *Fayal.*

Sir, — The present will be handed to you by Captain Scott, of the London Packet, which vessel sails to-morrow. I inclose a copy of my last respects, of the 3rd inst.; as also invoice and bill of lading of the shipments made by your orders; amount of the former 378*l.* 7*s.* 4*d.* to your debit.

You will also receive herewith, bill of lading and invoice of twenty-five casks (3), containing 100 dozen of bottled porter (4), which I have shipped on my own account (5), and to assist in filling the vessel. The amount,

(1) Are carried to your account; sono messi a vostro debito. — (2) Porter; birra. V'hanno in Inghilterra diverse qualità di birra, e sono: *Ale*, birra leggiera; *Porter*, d'uso più comune; *Staut*, sostanziosa e di qualità piuttosto inferiore; *Dublin Staut*, eguale alla precedente, ma più superiore; *Pale Ale*, assai tonica e molto usata nei climi caldi; *Scotele Ale*, spumante e di sapore gratissimo. — (3) 25 casks; botti. — (4) 100 dozen, of bottled porter; 100 dozzine bottiglie di birra. — (5) On my own account; per mio proprio conto.

42*l.* I trust you will be able to realise. However, I do not wish to limit you as to sales; but rely on your doing your best to dispose of this small consignment. The nett proceeds you will please to invest in fruit (1) for my account, to be shipped, if possible, in the London Packet. I also send you, by Captain Scott, six gold Portugal coins (2), of 6 mil. 400 reis each, which I request you to lay out (3) in the same manner, advising me in time for insurance, should an opportunity offer.

The captain has special charge of the few articles (4) for your private use. I will thank you to deliver the inclosed letters to Mr. Martins, and Mr. Vicenza, and I remain most sincerely, Sir, your very obedient humble servant,

JAMES BOX.

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100. — ADVANCES ON FRUIT DECLINED.

London, 7th December, 18—.

A. J. Martins, Esq., *Fayal.*

Sir, — My friend, Mr. J. G. Sommers, of your island, having informed me of your wish to make me consignments of oranges, from time to time (5), during the ensuing season, I beg te thank you for this mark of your confidence (6), but I am fearful (7) my friend, in his anxiety to promote my interest, has overrated my ability (8), though he cannot my willingness to serve you. I shall be extremely happy to receive such consignments on the usual terms (9); that is, to advance

(1) To invest for fruit; impiegare in frutta. — (2) Gold Portugal coins; moneta d'oro di Portogallo. — (3) To lay out; di spendere. — (4) The Captain has special charge of a few articles; il capitano ha speciale incarico di alcuni articoli. — (5) From time to time; di quando in quando. — (6) For this mark of your confidence; per questo pegno della vostra confidenza. — (7) I am fearful; io temo. — (8) Has overrated my ability; ha esagerata la mia abilità. — (9) On the usual terms; alle solite condizioni.

two-thirds of the estimated nett proceeds on the cargo being landed, and the quality, and actual state of the fruit (on which the value of the article so much depends) ascertained. But it is by no means, as you must be aware, the practice (1) to accept bills of exchange, drawn on account of such cargoes in anticipation, on transmission of the bill of lading and invoice.

In the event of your making any shipment, and wishing to insure, I shall be ready to effect any insurance you may be pleased to order, deducting the premium, commission, and charges from the proceeds of sales.

Awaiting your commands, and in the hope that this may lead to a permanent correspondence, to our mutual satisfaction, I remain most truly, Sir, your obedient humble servant,

JAMES BOX.

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101. — INSTRUCTIONS TO A CAPTAIN.

London, 7th December, 18—

Captain John Scott, *Brig, London Packet, lying in the Thames* (2).

Sir, — Herewith you will receive (3) a packet, directed to Mr. J. G. Sommers, at Fayal, to whom your cargo is consigned, and for whose account your vessel has been freighted. You will be so good as to deliver the same immediately on your arrival at Fayal, and follow Mr. Sommers' directions as to all your further proceedings. Mr. Sommers will advance any money that you

(1) But it is by no means, as you must be aware the practice; ma non è niente affatto di pratica, come dovete sapere. — (2) Lying in the Thames; ancorato nel Tamigi. Quando nei Docks non vi è posto pei vascelli mercantili essi allora si ancorano nel Tamigi sia per essere scaricati o caricati di merci, e da ciò è derivato il termine di lying in the Thames, che viene posto sull' indirizzo. — (3) Herewith you will receive; con questa mia riceverete.

may need (1) whilst at Fayal, for the use of the vessel under your command, agreeably to the charter-party (2), and you will please to give him duplicate receipts (3) for whatever sums you may receive.

You will avail yourself of the first favourable opportunity to put to sea (4), and use all possible despatch (5) in the prosecution of your voyage. Wishing you a safe, expeditions and pleasant passage, I remain truly, Sir, your obedient humble servant,

James Box.

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102. — ARRIVAL OF SHIP ADVISED.

Fayal, 21st December, 18 .

James Box, Esq., *London.*

Sir, — I have now the pleasure to inform you that the London Packet, Captain Scott, arrived here safely (6) yesterday, and just in time to get her discharged before the holidays commence (7). The latter, I fear, will sadly interfore with her loading (8); however, I shall get her away with all possible expedition (9). I take due note of the insurances effected and have credited you in my account accordingly.

The six pieces of 6 mil. 400 reis each, I have received from Captain Scott, and have credited *your* account 30 mil. 400 reis. together with twenty per cent. premium thereon, 7 mil. 680 reis. I shall dispose of your bottled

(1) Any money that you may need ; tutto quel denáro che vi occorre. — (2) Charter-party; il contratto del noleggio. — (3) Duplicate receipts; le ricevute in duplo. — (4) To put to sea ; metter vela. — (5) And use all possible dispatch ; ed usare di tutta la possibile celerità. — (6) Arrived here safely ; arrivato qui in salvo. — (7) Just in time to get her discharged before the holidays commence ; ed appunto in tempo di scaricarlo prima dei giorni festivi. — (8) The latter I fear will sadly interfore with her loading ; io temo che sgraziatamente questi ultimi impediscono il carico. — (9) I shall get her away , with all possible expedition ; lo manderó colla massima celerità.

porter, when landed, for the utmost I can obtain for it (1). In the meantime, for your government in insurance, I intend shipping 200 boxes of oranges, marked B, on board the London Packet, for your account, besides the 300 on my own: and this I think will fill her.

I shall address you again soon after the holidays; mean while I remain, ever, Sir, your obedient humble servant,

J. G. Sommers.

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103. — BILL OF LADING. — INVOICE INCLOSED.

Fayal, 15th January, 18—.

James Box, Esq., *London.*

Sir, — The holidays and the weather have combined to defeat my intention and exertions (2), in regard to despatching the London Packet sooner. However, she is now ready to put to sea, and will, I hope, take her departure (3) to-morrow.

Inclosed, you will find bills of lading for,

40 pipes wine, valued at 20*l.* per pipe, 800*l.* } on my account
300 bxs (4) oranges do. at 1 per box, 300 }
200 do. do., do. at 1 per box, 200 on your acct. (5)

The invoice of the latter is likewise inclosed, and I have debited for you the amount, 480 mil. 000 reis in *your* account, crediting the same, for nett proceeds of your 100 dozen porter, as per sales also inclosed, 400 mil. 000 reis, having, I consider, sold them well at 4 mil.

(1) For the utmost I can obtain for it; al maggior prezzo che io posso ottenere. — (2) The holidays and weather have combined to defeat my intention and exertions: i giorni festivi e il tempo hanno contribuito a render vana la mia intenzione e i miei sforzi. — (3) Take her departure — in speaking of a vessel; e si metterà in viaggio. Parlando di bastimenti si usa spesso il genere femminile, cioè: she's a beautifully built vessel. — (4) Bxs; abbreviazione di boxes. — (5) Acct.; abbreviazione di account.

500 reis per dozen. I hope you will approve of this sale: and flattering myself that the sales of the fruit will give you equal satisfaction, it being shipped in prime order (1). I shall anxiously await the result of this little adventure. Believe me to be, as on all occasions, Sir, your obedient humble servant,

J. G. Sommers.

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104. — DAMAGE OF CARGO (2) ADVISED.

London, 15th February, 18—.

J. G. Sommers, Esq., *Fayal.*

Sir, — Your esteemed favours of the 21st December last and 15th ult. have been duly received; the latter by the London Packet. The wine and fruit have been safely landed, but I am sorry to say that the latter is in very bad condition, and nearly all rotten (3); so much so, indeed, that I was obliged to put it up to auction immediately; and you may form some idea of the loss which will be sustained on this part of the cargo, when I assure you that the net proceeds will scarcely defray (4) the freight and charges. I attribute the damage to the bad package, and bad stowage (5) (there not having been sufficient room left between the boxes for ventilation), and to the length of time the fruit must have been packed before it was shipped. The account-sales of your parcel shall be forwarded in my next letter. I have credited you, in my account, for the cost of my 200 boxes, 480 mil. 000 reis, and debited the same 400 mil. 000 reis for nett proceeds of my 100 dozen bottled porter, and 46 mil. 200 reis, produce of my six gold coins.

(1) In prime order; in buona condizione. — (2) Damage of cargo; danno di carico. — (3) Nearly all rotten, so much so; quasi tutte marce in maniera tale. — (4) Will scarcely defray; basterà a pagare il nolo. — (5) To bad package, and bad stowage; al cattivo imballaggio e al cattivo stivamento.

I have tasted the wines (1), as also have several dealers (2). They are of a better quality than I expected (3), and I have consequently demanded 25*l.* per pipe (4) but I cannot get even 20*l.* offered for them, although all the parties who have tasted them, acknowledge that they are the best they ever knew to come from your island (5).

I shall put them up to auction (6) and if I cannot get 25*l.* bid for them, shall immediately ship them for Hamburgh and Petersburgh, agreeably to your orders. From the pro-forma (7) account-sales and advices I have received from those ports, I think the wines would nett *there* the price I have fixed for selling them at *here*. I remain, etc.

JAMES BOX.

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105. — DRAWBACK IN COALS.

London, 8th March, 18—.

Mr. J. G. Sommers, *Fayal.*

Sir, — Without any of your favours since my last respects, of which the preceding is a copy, I have now to wait on you with account-sales of your fruit, the 300 boxes, netting 19*l.* 2*s.* 8*d.* which I have placed to the credit of *your* account, as also 9*l.* 8*s.* drawback (8) which I have recovered on the coals per London Packet.

The duty and charges on my 200 boxes of oranges exceed the gross proceeds (9), by 10*l.* 8*s.* 10*d.* I therefore

(1) I have tasted the wines; io ho assaggiato i vini. — (2) Several dealers; diversi negozianti. — (3) Than I expected; di quello ch'io aspettava. — (4) Per pipe; per barile o pipa. Un barile di vino contiene generalmente cento venti galloni: un gallone equivale a quattro boccali. — (5) They are the best they ever knew to come from your island; che sono i migliori che mai abbiano conosciuti provenire dalla vostra isola. — (6) I shall putt hem up to auction; io li metterò all' asta. — (7) From the pro-forma; dal conto di vendita pro-forma, cioè finto, simulato. — (8) Drawback of duties; restituzione di dazio pagato, esportando la stessa merce, oppure anche premio che paga il Governo per l' esportazione di prodotti nazionali — (9) Exceed the gross proceeds; eccedono il prodotto sporco.

feel assured that you will not expect me to pay any freight thereon, since it is entirely owing to most culpable neglect (1), on the part of yourself, or of those whom you employed, that I have sustained this loss. It would certainly be very illiberal (2), as I entered into the speculation merely to serve you, by helping to fill up the vessel (3), both out and home, were you to permit me to be an additional sufferer (4), by paying freight for goods that were evidently not in good order and condition when shipped.

I have settled the freight and primage with Captain Scott, as per account, inclosed, and have debited you, in *your* account, 498*l.* 15*s.* for balance paid him.

Of the wines, four pipes only were sold by auction, at 25*l.*, and I have since disposed of ten pipes at 24*l.* per pipe, of 110 gallons (5), and four months' credit. The pipes are rather small, and do not run more than 107 gallons upon an average. The remainder, together with the forty pipes and two hogsheads (6) left by you in the docks, I have taken freight for, say thirty-four pipes and two hogsheads, per London, Captain John Rumbert, for Hamburgh, and have effected insurance thereon, in the sum of 875*l.* and 30 pipes per Charles, Captain James Knight, for St. Petersburgh insured for 750*l.*

Inclosed, you will find the account of the premium, etc., and for which I have debited *your* account, 24*l.* 9*s.* 6*d.* When I am enabled (7) to furnish you account-sales of these wines, I shall deduct the cost of insurance from the respectives accounts, and credit you in account cur-

(1) It is entirely owing to most culpable neglect; poichè ciò proviene intieramente dalla più riprovevole negligenza. — (2) It would certainly be very illiberal; agli sarebbe certamente ingiustissimo. — (3) By helping to fill up the vessel; per aiutare ad empiere il bastimento. — (4) To be an additional sufferer; d'essere maggiormente pregiudicato. — (5) I have since disposed of ten pipes at 24*l.* per pipe, of 110 gallons; in seguito ne ho venduto dieci pipe a lire 24 cadauna di 110 galloni. — (6) Two hogsheads; due barili.— (7) When I am enabled; allorchè sarò in caso.

rent for the same, having entered the amount now to your debit, for regularity's sake. I have not charged you *del credere* in the above account, being anxious not to increase expenses; but I have been very careful in selecting the most responsible underwriters.

Inclosed, I wait on you further with your account current, balance carried to your debit this day in a new account, 1743*l.* 6*s.* which I trust you will find correct; and in that case, request you to pass the same in conformity (1). I remain, Sir, your obedient humble servant,

JAMES BOX.

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106. — CONDITION OF CARGO.

Faval, 1st April, 18—.

James Box, Esq., *London.*

Sir, — I have to acknowledge receipt of your favours of the 15th February and 8th ult.; the latter transmitting account-sales of the 300 boxes of fruits, per London Packet, nett proceeds 19*l.* 9*s.* 8*d.* to your debit; also my account current to the 1st. ult., shewing a balance in your favour (2) of 1713*l.* 6*s.* This account is under examination, and, if found correct, shall be carried to a new account in conformity. I note that I have to debit you with the sum of 9*l.* 8*s.* received for drawback of the duties on the coal, and that I am to pass to your credit 485*l.* 18*s.* 1*d.*, balance of freight per London Packet, and 24*l.* 9*s.* 6*d.*, amount of provisional insurance on wines to Hamburgh and St. Petersburgh.

With regard to the fruit, I am astonished, as well as hurt (3) to learn that it has arrived in such bad order,

(1) To pass the same in conformity; di registrarlo di conformità. — (2) Shewing a balance in your favour; presentando un saldo in vostro favore. — (3) I am astonished as well as hurt; mi sorprende e nello stesso tempo mi spiace.

every precaution having, as I considered, been taken to insure its preservation. The fruit was certainly gathered (1) some time before it was shipped; partly on account of the vessel having been expected to arrive much sooner; and partly in order (2) to take advantage of the weather, before the winter set in.

The loss is deplorable, particularly on your 200 boxes; on which, under the circumstances, I cannot think of charging any freight, although I do not consider that the damage arose from any neglect of mine (3); and as to the stowage, perhaps the Estivador (4) was too anxious to fill the vessel as completely as he could.

With respect to the wine, I approve of all you have done, it being strictly in conformity with my instructions.

Inclosed, you will receive first of exchange (5) for 250*l.* at sixty day's sight, on George Bury and Co., with which you will please to do the needful, and credit my account accordingly.

I will thank you also to effect insurance on six pipes of wine, S 1 to 6, which I am about to ship on board the Portuguese shooner, Boa Lembrança, Capt. Dos Santos, from hence to (6) Hamburgh; for which port she will sail in a few days, and will load back various goods (7) that I have ordered from your friends, Messrs. Müller, Son, and Co., of that city. The wines are consigned to that house, as you will perceive by the inclosed letter, which I have left open for your perusal, and which you will be so good as to seal (8) and forward per first mail to Hamburgh.

Our said friends are to account to you (9) for the

(1) The fruit was gathered; il frutto fu raccolto. — (2) And partly in order; e in parte onde approfittare. — (3) That the damage arose from any neglect of mine; che il danno provenga da qualche mia negligenza. — (4) Perhaps the Estivador; forse lo stivatore. — (5) First of exchange (Vedi in fine il Vocabolario Tecnico). — (6) From hence to; di là. — (7) Will load back various goods; e caricherà diverse merci pel ritorno. — (8) To seal; sigillarla. — (9) Our said friends are to account to you; i nostri suddetti amici devono render conto.

nett proceeds of the wine, and to remit you the surplus, if any or otherwise to value on you for what the articles ordered may cost, over and above the said nett proceeds (1); in which latter case you will have the goodness to honour their drafts and place them to my debit. I remain, Sir, your obedient humble servant.

J. G. Somwers.

DISHONOURED BILLS, CHECKS, ETC.

SIXTH SERIES.

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107. — ADVICE OF DISHONOURED ACCEPTANCE (2).

Milan, 12th November, 18—.

Messrs. Parsons and Co., *London.*

I am surprised to hear from my bankers that, your acceptance for 250*l.* drawn by me (3) on the 5th September, and payable to my order at three months after date, was duly presented for payment and dishonoured. I am really at a loss (4) to conceive the cause of such conduct, and must at once call your immediate attention to this matter. I am Gentlemen, your most obedient servant,

G. Rossi.

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(1) May cost over and above the said nett proceeds; possono costare di più del detto netto ricavo. — (2) Of dishonoured acceptance; di rifiutata accettazione. — (3) Drawn by me; tratta da me. — (4) I am really at a loss to conceive the cause; io non so comprendere la causa.

108. — REFUSAL TO ACCEPT BILL.

Manchester, 17th July, 18—.

Mr. William Picci, *Genoa.*

Sir, — We were absolutely astonished (1) to receive from our Bankers the bill of exchange, drawn according to your directions at three months date, and still more (2) astonished, at receiving your extraordinary letter stating that, you do not like to accept bills (3); but prefer sending funds to your agent (4) in London to meet your engagements. This we conceive a very long way (5) from the ordinary course of business, and as we are not convinced of the propriety of leaving our goods (6) in your hands without the usual security of a bill (7): we now for the second time, send through our bankers the same bill, which if not accepted we shall immediately, send instructions (8) for the recovery of the same. We are, Sir, your most obedient servants,

D. JENNINGS, and Co.

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109. — ANSWER TO DITTO.

Genoa, 25th July, 18—.

Messrs. D. Jennings and Co., *Manchester.*

Before replying to your favour of the 17th inst., I must beg to refer you to my letter of the 22nd ultimo, ackow-

(1) We are absolutely astonished; noi siamo grandemente sorpresi. — (2) And still more; ed ancor di più. — (3) You do not like to accept bills; non vi aggrada l'accettare le cambiali. — (4) But prefer sending the funds to your agent; ma preferite spedire i fondi al vostro agente. — (5) This we conceive a very long way from the ordinary; questo è, secondo noi, assai estraneo all'ordinario corso degli affari. — (6) Of leaving our goods di lasciare le nostre merci. — (7) Without the usual security (sottinteso of a bill); senza la solita garanzia d'una cambiale. — (8) Send instructions; mandare istruzioni.

ledging invoice (1) and bill of lading; also stating that in three months from the date of the arrival of the goods at Genoa, I would send you amount of invoice. I therefore think you will be puzzed (2) to find in the same letter any mention or allusion (3) to a bill. I have hitherto had considerable transactions (4) with other houses in Manchester, Nottingham, etc., and have never been troubled with bills (5), but at the time named in my letters my engagements have been punctually met (6) by my Agent, which you can ascertain; however in order to finish an affair (7) with a house of such keen susceptibilities (8), I inclose you a check for the amount making the necessary discount thereon. I am, Gentlemen, your obedient servant,

W. Picci.

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110. — ADVICE OF DISHONOURED BILL.

Paris, 3rd December, 18—.

Augustus Vernon, Esq., *Amen Corner*, *London*.

Sir, — Mr. J. Gregory's bill on Messrs. Fould and Co. for 175*l.* indorsed by you (9), which fell due (10) yesterday, and of which I am the holder (11), was yesterday duly presented for payment, and was dishonoured by them, and lies in my hands (12) unpaid. Requesting the

(1) Acknowledging invoice, etc.; che accusa ricevuta della fattura, ecc. — (2) Therefore think you will be puzzed; quindi penso che voi sarete imbarazzato. — (3) Any allusion; qualche cenno. — (4) I have had hitherto considerable transactions; io ho fatto molti rilevanti affari. — (5) And have never been troubled with bills; e non sono mai stato importunato con cambiali (o tratte). — (6) My engagements have been punctually met; i miei impegni sono stati puntualmente soddisfatti. — (7) However in order to finish an affair; tuttavia volendo finire un affare. — (8) Of such keen susceptibilities; di così delicata suscettibilità. — (9) Indorsed by you; girata da voi. — (10) Which feel due; che è scaduta. — (11) I amthe holder; sono il possessore. — (12) And lies in my hands; e si trova nelle mie mani.

favour of your immediate attention (1) to this matter. I am, Sir, your humble obedient servant,

F. Sandé.

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111. — ANSWER TO DITTO.

Amen Corner, London, 6th December. 18—.

J. Sandé, Esq., *Paris.*

Having been suddenly called to Liverpool upon most urgent business (2), it entirely escaped my memory (3) to send the necessary funds to Messrs. Fould and Co., and having returned to town this moment your letter was handed to me, when I immediately have instructions to my bankers, to forward the amount of the bill. With many excuses for this inadvertency. I am, Sir, your most obedient humble servant,

A. Vernon.

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112. — ADVICE OF DISHONOURED CHECK.

London, 7th January, 18—.

Messrs. Slow and Co., *Liverpool.*

I beg to inform you that, the check (4) for 385*l.* 17*s.* 9*d.* drawn by you yesterday, was this day presented at Messrs. Jones Lloyd and Co's. (5), for payment, which

(1) Of your immediate attention; di occuparvi prontamente. — (2) Having been suddenly called to Liverpool upon most urgent business; essendo stato improvvisamente chiamato da un urgentissimo affare. — (3) It entirely escaped my memory; mi sfuggì affatto dalla memoria. — (4) That the check; che l'ordine a vista. — (5) Was this day presented at Messrs. Lloyd and Co's.; fu in questo giorno presentato ai signori ecc. Quando una ditta bancaria è ben conosciuta è inutile di dire Messrs. Jones Lloyd and Co. *bankers* perchè si suppone che ogni negoziante conosca i nomi di tutti i banchieri di Londra.

was refused (1). Requesting that you will immediately pay the amount of said check. I am, Sir, your obedient servant,

ANDREW HARNE.

ADVENTURES IN FLAX.

SEVENTH SERIES

113. — INSTRUCTION CONCERNING PROCEEDS.

Riga, 4—16th (2) June, 18—.

P. F. de Oliveira, Esq., *Lisbon.*

Sir, — We have the pleasure of transmitting you, inclosed, a bill of lading for —

G and C, 109 bundles of Outshot Hemp, weighing nett 149 shipponds (3), 14 lbs.

Z, 44 ditto ditto, nett weight 61 shipponds, 17 lbs. shipped in the Danish vessel, Fortuna, Capt. N. I. Wickman to your consignment.

The freight, as per charter-party, is 8 rbls. (4) silver per ton, with 15 per cent. primage and port-charges; 12 days are allowed for discharging the cargo, and the captain is to address the vessel to you (5).

We also inclose two invoices of this shipment — one of the 44 bundles, marked Z, amounting 6261 roubles 82 copecks (6), which are for account of our common friend, Mr. Joseph Vancouver, of London — and the other for the 109 bundles, marked G and C, which are for our

(1) Which was refused; che fu rifiutata. — (2) È noto che il Calendario russo è indietro di dodici giorni da quello gregoriano; per cui il primo giorno dell'anno in Russia corrisponde al 13 gennaio di quest'ultimo. — (3) Shipponds; peso marittimo. — (4) Rbls.; abbreviazione di roubles. — (5) He is to address the vessel to you; deve indirizzare a voi il bastimento. — (6) Copecks; moneta russa che vale circa un soldo o cinque centesimi di Francia, ed è la centesima parte del rublo d'argento.

own account, amounting to rs. 16,134 67 cop (1). You will please, however, to observe that both of these parcels are shipped with the understanding that it shall be at the option of (2) Mr. A. I. Morreira, of your city, to take them for his own account: and should he decide upon so doing, the bills of lading and invoices are to be made over to him (3). Should he decline them, you will be so good as to follow the directions of Mr. Vancouver, as to the disposal of his portion, and to sell ours when you think it advisable for our interest so to do, holding the proceeds at the disposal, of our friends, Messrs. Coutts and Slade of London, and corresponding with them on the subject.

The exchange on London last post was 10 1/8 *d.* We hope, at the worst, to clear the invoice price (4), but leave our interest entirely in your hands.

The remainder of the Fortuna's cargo consists of A. I. 76 bundles of outshot hemp, weighing nett 103 shipponds, 3 lbs. shipped by order and for account of Mr. Morreira.

We forward this letter by the vessel, and shall write to-morrow per mail. Annexed is a price-current, to which we beg reference.

The prices of hemp are steady (5), although the demand is slack (6). Polish hemp is much in request this season: it is softer and more pliant (7) than the Ukraine: fitter for twine and finer purposes (8), and serves as a substitute for Douana hemp. That we have shipped is Ukraine, as is always understood when no particular description is given.

(1) Cop.; abbreviazione di copeck. — (2) That it shall be at the option of; che sarà in facoltà del. — (3) To be made over to him; devono essere a lui consegnate. — (4) We hope at the worst to clear the invoice prices; speriamo alla peggio di ottenere il prezzo di fattura. — (5) The prices of hemp are steady; i prezzi della canapa sono sempre gli stessi. — (6) Is slack; è languido, fiacco. — (7) It is softer and more pliant; è più morbido e più flessibile. — (8) Fitter for twine and finer purposes; più addattato per far corda sottile ed altre qualità più fine.

Flax is not likely to decline, the stock being much reduced. Potash is in no demand, although there is very little in the market; tallow is dear and scarce; corn very dull. No imports of any kind sell very currently at present. The consumption of ports is very limited at this place, and we are overstocked (1) with almost all descriptions of wine. It is a heavy article (2), and generally lies long on hand (3).

Havannah and Martinique sugars are the most current here; Brazils, though less in favour, are saleable; salt dull, and a dangerous article (4).

We are extremely obliged to you for the assistance which you kindly gave Mr. Villapol in the attainment of his object (5), the procuring commissions for our firm; and we assure you that we shall at all times be happy to reciprocate good offices with you, or any of your friends who may visit this city.

We remain respectfully, Sir, your obedient humble servants,

SLADE and COUTTS.

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114. — INVOICE TO BE MADE OVER.

Riga, 5-17th June, 18—.

A, I. Morreira, Esq, *Lisbon.*

Sir, — We refer you to our respects of the 22nd ultimo and 6th instant, and have now the pleasure of handing you the invoice and bill of lading of —

A. I. / O. H. — 76 bundles of Outshot Hemp, weighing 103 shipponds, 3lbs.

(1) We are overstocked; siamo sopracaricati. — (2) It is a heavy article; è un articolo di poco smercio. — (3) Lies long on hand; resta molto tempo nel magazzino. — (4) Salt dull and a dangerous article; sale in calma ed articolo pericoloso. — (5) In the attainment of his object; nel conseguimento del suo desiderio.

shipped for your account, and to your port, on board the Fortuna, Capt. I. Wickman. Invoice amount 10,429 rbls. 16 copecks, to the debit of your account.

We shall draw for this sum to-morrow on our common friend, Mr. Joseph Vancouver of London, and advise you what we have done per post: the present goes by the Fortuna.

We have, in accordance with Mr, Vancouver's desire sent the invoices and bills of lading for the remainder of the cargo, consisting of 153 bundles of outshot hemp, weighing 210 shpds. (1) 31 lbs. to Mr. P. F. de Oliveira, of your city; the invoice for forty-four bundles, shipped in M. Vancouver's name, is 6,261 roubles, 82 copecks; and of the 109 bundles in our name, 15,134 roubles, 676 copecks. Should you think proper (2) to accept of the whole, these documents will be handed over to you (3) by Mr. de Oliveira, and you will please to remit the cost of the same (4) to Mr. Vancouver, calculating the rouble at 10 1/8 *d.* sterling.

There is not the least alteration in trade. Believe us, most truly, Sir, your obedient humble sarvants,

SLADE and COUTTS.

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115. — ADVICE OF BILLS OF EXCHANGE.

Riga, 5—17th June, 18 –.

A. J. Morreira, Esq., *Lisbon.*

Sir, — We confirm the foregoing copy of our respects of yesterday's (5) date by Captain Wickman of the Fortuna, and inclose duplicates of the documents therein

(1) Shpds; abbreviazione di shipponds. — (2) Should you think proper; se credete bene. — (3) They will be handed over to you; saranno rimessi nelle vostre mani. — (4) To remit the cost of the same; di rimettere il costo di esse. — (5) The foregoing copy of our respects of yesterday's; la qui unita copia della nostra di ieri.

mentioned (1). The present will be forwarded (2) through the medium of our friend Mr. Joseph Vancouver of London, on whom we have this day drawn at three month's date, for your account, the invoice amount of the hemp by the above vessel, in one draft for 439*l.* 19*s.* 7*d.* to our own order; being, at the exchange of (3) 10 1/8 *d.* per rouble, 10,429 rs. 16c. to your credit.

Hoping to have frequent opportunities of being useful to you at this place, we are with regard, Sir', your obliged humble servants,

SLADE and COUTTS.

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116. — COPIES OF CORRESPONDENCE INCLOSED.

London, 7th July, 18—.

P. F. de Oliveira, Esq., *Lisbon.*

Sir, — Herewith I hand you extracts of my correspondence (4) with Messrs. Slade and Coutts, of Riga, and also two letters from them, one for Mr. A. J. Morreira, the other addressed to yourself. I refer you to their contents (5), and leave it with you to make an arrangement with Mr. Morreira, for the sale of my forty-four bales of hemp per Fortuna, at the invoice price, if he will accept them; or otherwise to dispose of them (6) in the best manner you can for my interest, crediting me in my account for the nett proceeds. I think the price very reasonable. Here the same quality is selling for 33*l.* to 34*l.* per ton; but as I wish to conciliate Mr. Morreira, and to induce him (7) to enlarge his orders to

(1) Therein mentioned; in essa accennati. — (3) Will be forwarded; la presente sarà inoltrata. — (3) Being, at the exchange of; essendo al cambio di. — (4) Herewith I hand you extracts of my correspondence; con questa mia vi mando degli stralci della mia corrispondenza. — (5) I refer your to their contents; io vi rimando al loro contenuto. — (6) Or otherwise to dispose of them; o altrimenti di venderle. — (7) But as I wish to conciliate Mr. Morreira and to induce him; ma siccome io desidero di non disgustare il signor Morreira.

my Riga friends next spring, I shall be glad if he will take my parcel and Messrs. Slade's too. I am truly, Sir, Sir, your obedient humble servant,

JOS. VANCOUVER.

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117. — INVESTMENT IN PRODUCE, ORDERED.

London, 27th September, 18—.

P. F. de Oliveira, Esq., *Lisbon.*

Sir, — I am in receipt of your much-esteemed letter (1) of the 19th instant, transmitting account-sales (2) of my forty-four bundles of hemp per Fortuna, nett proceeds, 1,402 mil. 283 reis, which, if found correct, shall be placed in conformity to your debit on my account.

Messrs. Slade and Coutts, as well as myself, feel extremely well pleased with the result of your exertions in this affair; and I have no doubt their house at Riga will make you further consignments (3). Your letter for those gentlemen having been duly delivered to them, together with the account sales of their 107 bundles, nett proceeds 3,504 mil. 566 reis, this amount, you will perceive by their order inclosed, is to be remitted to me. You will, therefore, please to invest the whole produce of the hemp, 4,606 mil. 849 reis, in sugars, to be shipped for Hamburgh, to the consignment of my friends there, Messrs. Sillem and Co., giving me timely advice for insurance. As to the quality of the sugars, I leave that entirely to your judgment; but I must request that the browns may exceed the whites in the number of chests (4);

(1) I am in receipt of your much-esteemed letter; sono in possesso della stimatissima vostra. — (2) Transmitting account-sales; che mi rimette i conti di vendita. — (3) Will make you further consignments; vi faranno altre consegne, ossia spedizioni di merci da vendere per conto. — (4) That the browns may exceed the whites in the number of chests; che le casse degli oscuri siano in maggior numero di quelle dei bianchi.

and I also recommend that you will be very careful to select a good vessel, or the average will absorb very much of the profit (1). Should there be a small balance left on this transaction, either one way or the other (2); you will have the goodness to draw for or remit the same *per appoint*, Messrs. Slade and Co. being interested with me in this speculation. I remain, very truly, Sir, your obedient humble servant,

JOS. VANCOUVER.

ORDER FOR COPPER SHEATHING (3).

EIGHTH SERIES

—

118. — ORDER FOR COPPER.

Broad Street, 25th January, 18—.

Messrs. W. Green, Fell and Co., *London.*

Gentlemen, — Have the goodness to ship on board the Tenterden, Captain Benjamin Russell, for Lisbon, 150 sheets (4) of copper sheathing; the whole to be 48 Portuguese inches in lenght (5); one half to weigh (6) 18 lbs. and the other 19 lbs. each sheet; each box to contain an equal number of sheets. Likewise one box of copper nails (7), proper for (8) the said sheathing, not to exceed 500 lbs. weight.

(1) Or the average will absorb very much of the profit; altrimenti l'avaria assorbirebbe gran parte del guadagno. — (2) Either one way or the other; da una parte o dall'altra, in un modo o nell'altro. — (3) Order for copper sheathing; commissione di lastre di rame o coperte di rame. — (4) 150 sheets; lastre d rame per foderar bastimenti. — (5) Portuguese inches in length; pollici portoghesi in lunghezza. — (6) One half to weigh; una metà del peso di. — (7) One box of copper nails; una cassetta di chiodi di rame. — (8) Proper for; adatto per.

When the goods are shipped, you will, of course, send me (1) the invoice and bill of lading. I am, etc,

EDWARD ODGER.

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119. — TIME REQUIRED TO EXECUTE AN ORDER.

London, 26th January, 18—.

Edward Odger, Esq., *Broad Street.*

Sir, — Thanking you for your kind order of yesterday, for 150 sheets of copper sheathing, we beg to say that we shall immediately attend to its execution; but, as we verbally informed you on Change (2), the length being unusual (3), we shall be obliged to have the sheets made expressly, and, consequently, some little delay will unavoidably occur (4). We trust, however, they will be ready in time for the Tenterden. which vessel, we are informed; will not sail for a fortnight. We are, etc.

WM. GREEN, FELL and Co

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120. — ORDER FOR COPPER COUNTERMANDED.

London, 17th April, 18—.

Messrs. William Green, Fell and Co. *London.*

Gent. — I am sorry to inform you that my friend, for whose account (5), and at whose desire I ordered the 150 sheets of copper on the 25th ultimo, having deter-

(1) You will of course, send me; voi naturalmente mi manderete. — (2) As we verbally informed you on Change; come noi verbalmente vi abbiamo informato alla borsa. — (3) The length being unusual; la lunghezza essendo insolita. — (4) Some little delay will unavoidably occur; qualche piccolo ritardo sarà inevitabile. — (5) That my friend for whose account; che il mio amico pel cui conto.

mined, as he has since informed me, to defer the repairs of the ship (1) for which they were intended, wishes the order not to be executed; at least for the present. If, therefore, the copper be not already entered for shipment, and can be kept back (2), I shall be much obliged by your giving directions for it to remain till further orders (3). Of course, I shall consider myself liable for any expense you may incur (4), or loss you may sustain in consequence; or, indeed for the ultimate completion of the transaction, should you not consent to cancel my order (5). I remain truly, Gentlemen, your obedient humble servant,

EDWARD ODGER.

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121. — ORDER COUNTERMANDED TOO LATE (6).

London, 9th February, 18—.

Edward Odger, Esq., *London.*

Sir, — We regret that it is wholly out of, our power (7), without sustaining personal loss, to comply (8) with the request contained in your letter of this morning, namely to suspend the order for the 150 sheets of copper sheathing, as they are now actually on board a barge in the river (9), and have been entered out at the Cus-

(1) To defer the repairs of the ship; di differire le riparazioni del vascello. — (2) If therefore the copper be not already entered for shipment and can be kept back; se quindi il rame non fosse già preparato per l'imbarco e si potesse trattenere. — (3) For it to remain till further orders; perchè sia trattenuto fino a nuovo ordine. — (4) I shall consider myself liable for any expense you may incur; io mi ritengo sottoposto ad ogni spesa che vi occorresse. — (5) Should you not consent to cancel my order; non acconsentiate ad annullare il mio ordine. — (6) Order countermanded too late; contr'ordine mandato troppo tardi. — (7) We regret that it is wholly out of our power; ci duole che non sia assolutamente in più nostro potere. — (8) Without sustaining personal loss to comply; senza soffrir perdita del proprio, di aderire alla domanda. — (9) As they are now actually on board a barge in the river; perchè esse sono realmente già a bordo d'una barca nel fiume.

om-House (1) for the Tenterden. Besides, having been cut expressly for Mr. O.'s order, they are unsaleable (2) for any other purpose. We are, Gentlemen, your most obedient servants,

W. Green and Co.

SHIPS DETAINED FOR REPAIRS

NINTH SERIES

—

122. — SHIP DETAINED FOR REPAIR.

London, 30th May, 18—.

George Payne. Esq., *East Cowes*.

Sir,— I have been informed that the Sophia, Captain Barker, from St. Petersburgh to Oporto, was compelled to put into your port (3), where she has undergone a very heavy repair (4), and is still detained (5), the captain not being able to defray (6) his expenses, or to raise money on bottomry (7); and that he will, in consequence, be obliged to sell a part of his cargo (8). Having effected insurance on some of the goods, I shall be obliged to you for all the information it may be in your power to give me, respecting the actual state of the affair; and particularly as to what part of the cargo is likely to be sold for the purpose in question, for

(1) And have been entered out at the Custom-House; furono scaricate alla dogana per Tenterden. — (2) They are unsaleable; esse sono invendibili. — (3) Was compelled to put into your port; fu costretto entrare nel vostro porto. — (4) Where she has undergone a very heavy repair; dove si è dovuto passare ad una grande riparazione. — (5) And is still detained; ed è ancora trattenuto. — (6) To defray his expences; soddisfare alle spese. — (7) To raise money on bottomry; levar denaro sul bastimento. Bottomry Bondl (ved. il Voc. Tec.); è un' obbligazione del capitano per denaro anticipato sulla carena ossia fondo del bastimento. — (8) To sell a part of his cargo; di vendere una porzione del suo carico.

should any portion of the goods I have iusured be put up (1), it is my wish to attend the sale personally, or to send some one on my behalf. In that case purchases would be made through you (2), and the goods left to your charge for re-shipment; but as my intention of coming down to the sale might operate unfavourably (3) to my freind's interest, you will please to consider this communication as confidential, and not let it be known even to the captain (4). From the introduction to you, with which my friend, Mr. Thompson, favoured me, I am led to hope (5) that you will promptly furnish me with the information required. Assuring you of my respect, I remain, Sir, your obedient humble servant,

JAMES BYRNE.

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123. — CARGO LANDED FOR REPAIR OF SHIP.

East Cowes, Isle of Wight, 5th June, 18—.

James Byrne, Esq., *London.*

Sir, — In reply to your esteemed favour of the 30th ultimo, I beg to inform you that the cargo of the Sophia has been landed and warehoused here (6), and the vessel is undergoing the necessary repairs. Her damage, I find, is not very great, and may be made good (7) in a fortnight or three weeks. The captain has, however,

(1) Should any portion of the goods I have insured be put up; se qualche porzione delle merci che ho assicurate dovesse essere messa all'asta (to be put up; espressione elittica molto usata). — (2) In that case purchases would be made through you; in questo caso l'acquisto sarebbe fatto col vostro mezzo. — (3) But as my intention of coming down to the sale might operate unfavourably; ma siccome la mia intenzione di trovarmi presente alla vendita potrebbe essere di pregiudizio. — (4) And not let it be known even to the captain; e non lasciate penetrar nulla neppure al capitano. — (5) I am led to hope; sono indotto a sperare. — (6) Has been landed and warehoused here; è stato sbarcato e messo in questi magazzini. — (7) May be made good; può essere riparato.

no letter of credit on any house in England, and will proceed to your city (1) in a few days to endeavour to raise money on a bottomry bond, when he will call on you and the other houses concerned.

Should he be compelled to sell any part of this cargo, I will duly apprise you, and I shall be happy to see you here when the sale takes place; but I presume you are aware, that in cases of goods being sold to defray the expenses of vessels under average (2), or for account of the underwriters, it is usual for the commissioners, of the customs (3) to allow them to be disposed of duty-free, for home consumption (4); consequently, in the present instance, the articles; no doubt, would fetch their full market price (5), the same as if the duty had been paid on them, and, as no drawback could be obtained (6), they would not be worth purchasing for exportation. At all events (7) you may rely on receiving the earliest intimation when a sale is appointed.

Mr. Knight, of West Cowes, has the management of the vessel and cargo, and they could not be in better hands. Believe me, truly, Sir, your obedient humble servant,

GEO. PAYNE.

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124. — DAY OF SALE OF CARGO, FIXED.

East Cowes, 4th July 18—.

James Byrne, Esq., *London.*

Sir, — Since I last wrote to you, on the 5th ultimo,

(1) And will proceed to your city; e giungerà alla vostra città (Londra). — (2) To defray the expences of vessels under average; (ved. il Voc. Tecn.) per supplire alle spese dei bastimenti avariati. — (3) It is usual for the commissions of the customs; gli agenti ed impiegati di dogana sogliono permettere. — (4) Duty-free for home consumption; esente di dazio per il consumo interno. — (5) Would fetch their full market price; conseguirebbero il loro vero prezzo di mercato. — (6) As no drawback could be obtained; e non si potrebbe ottenere una restituzione di dazio (ved. il Voc. Tecn.). — (7) At all events; in ogni caso.

I have not had the pleasure of receiving any of your favours; but I now beg to apprise you that the sale of a part of the Sophia's cargo is fixed for the 11th instant, and that I await your presence (1) or orders. The hemp and flax are the only articles to be disposed of (2), which I mention for your government (3). Believe me, truly, Sir, your obedient humble servant,

GEO. PAYNE.

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125 — CAPTAIN ATTEMPTING TO RAISE MONEY FOR REPAIRS.

London, 13th June, 18—

J. F. Vizeu, Esq., *Oporto.*

Sir, — I have received your favour of the 8th ultimo, and, in reply, I beg to say that you were rightly informed (4) as to the ship Sophia having put into Cowes leaky (5), and having been obliged to discharge her cargo. Captain Barker has been with me this morning, having come to town for the purpose of raising money (6) to defray the expenses of repairing his vessel, and likewise those attending the cargo (7); but hitherto he has been unsuccessful, as no person is willing to advance the cash he requires, even on bottomry, so I fear he will be under the necessity of selling part of his cargo, to enable him to get away (8).

Should any part of your property ou board be brought

(1) That I await your presence; che aspetto la vostra presenza. — (2) To be disposed of; venduti. — (3) And which I mention for your government; e di cui faccio parola per vostra norma. — (4) That you were rightly informed; che voi foste debitamente informato. — (5) Put into Cowes leaky; entrato (in porto) a Cowes facendo acqua. — (6) Raising money; levar denaro. — (7) And likewise those attending the cargo; e parimenti quelle appartenenti al carico. — (8) To enable him to get away; per abilitarlo a continuare il suo viaggio.

to the hammer (1); I shall do my best to purchase and re-ship it. I am of opinion, however, that it will be sold for home consumption, and will therefore fetch too high a price (2) to admit of its being re-exported (3), for, being sold without payment of the import duty (such indulgence being generally granted (4) in cases of average), of course there can be no drawback allowed on the re-shipment.

As, however, the duties on the exportation of hemp and flax are trifling (5). I have ordered my correspondent at Cowes to purchase those articles, if sold within your limits, which I much doubt. Believe me, truly, Sir, your obedient humble servant,

JAMES BYRNE.

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126. — ORDERS TO RE-PURCHASE PART OF CARGO.

London, 6th July, 18—.

Geo. Payne, Esq., *East Cowes.*

Sir, — Permit me to thank you for the information conveyed in your favours (6) of the 5th ult. and 6th inst.

If the hemp proves to be clean (7) and of first quality, and the flax 12 head, and both in good condition, I authorise you to purchase, for my account, the whole or any part thereof, at such prices that, when re-shipped for Portugal, on board another vessel, they

(1) Be brought to the hammer; esser posta all'asta. In Inghilterra l'incaricato dell'asta porta il martello (hammer) invece della tromba. — (2) Fetch too high a price; produrrà un prezzo troppo alto. — (3) Re-exported; esportato di nuovo. — (4) Being generally granted; essendo generalmente concesso. — (5) Are trifling; sono insignificanti. — (6) Conveyed in your favours; comunicate nelle pregiate vostre. — (7) If the hemp proves to be clean; se la canapa riesce netta.

may not stand in more than (1) the following prices, viz. :—the hemp 19*l.* and the flax 31*l.* per ton, on board (shipping charges, and your commission included, but not the freight). I shall send a vessel round to take them in (2), should you succeed in purchasing to any extent (3); at all events; I hope you will secure twenty tons, or upwards, and please to say how I am to reimburse you.

If the hemp or flax proves to be of inferior quality, or damaged, I should not desire to have any thing to do with it (4). I am, etc.

JAMES BYRNE.

LOSS OF SHIP, RECOVERY FROM UNDERWRITERS.

TENTH SERIES

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127. — ACCOUNT OF AVERAGE REQUIRED.

London, 10th October, 18—.

Messrs. Vanhousen and Co., *Hamburgh.*

Gentlemen, — With reference to the general average (5) per Gustave, and in answer to your enquiry (6) what documents will be necessary to settle (7) with our underwriters, I beg to say that an attested copy of the captain's protest (8) will be indispensable with such other

(1) They may not stand in more than the following; essi non devon costare più dei seguenti prezzi. — (2) I shall send a vessel round to take them in; io spedirò un bastimento a prenderli. — (3) To any extent; per qualunque somma. — (4) I should not desire to have any thing to do with it; non vorrei saperne in nessun modo. — (5) With reference to the general average; riguardo alla generale avaria. — (6) To your enquiry; alla vostra domanda. — (7) To settle; accomodare. — (8) An attested copy of the captains protest; una copia autentica della protesta del capitano.

papers and accounts as may have been laid before (1) your insurers; and the statement on which they have settled the loss. If the average be not of large amount, the general statement and protest only may satisfy our underwriters, and they will, probably, be governed by the latter; but, should it be a general average of any magnitude (2), they will require all the accounts connected with the repairs, etc. In the first instance, to save expense, you had better transmit me the general statement and protest only, and I can inform you if any other documents will be demanded. Believe me truly, etc.

JAS. NICHOLS.

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128. — LOSS OF SHIP.

London, 2nd January, 18—.

Jacob Rawlings, Esq., *Hamburgh.*

Sir, — I have been favoured with your letter of the 24th ult. inclosing copy of one that you had received from Mr. Warde of Heligoland, announcing the loss of the Värenderung on the coast of Jutland. This event was, however, previously known here, and I had taken the preliminary steps for recovering the amount of your loss by that vessel, which I hope to accomplish (3) in a few days: when I shall wait on you vith the account thereof.

I shall likewise furnish you with a sketch of your account (4) current for the last six months.

The underwriters on the Felicidade would not consent to make any return for convoy of armed ships (5). The

(1) Laid before; presentati. — (2) Of any magnitude; di qualche importanza. — (3) I hope to accomplish; io spero effettuare. — (4) With a sketch of your account; con un abbozzo del vostro conto. — (5) Would not consent to make any return for convoy of armed ships; non acconsentirebbero di fare nessun bonifico per la scorta di bastimenti armati.

return for *convoy* can only be claimed when the vessel convoying is a ship of war, unless it be stipulated otherwise in the policy (1). You will please likewise to take note (2), that when goods are valued in a policy, there can be no demand made of a return of premium for short interest; but in the instance of the cottons, per Mercurio, the underwriters, on perusing your letter, allowed me a return in conformity with your statement, for which I have credited you 4*l.* 5*s.*, as per memorandum at foot.

The documents relative to the average per Three Sisters from Oporto, are received, and I shall do what is necessary with them, crediting our friends in that city with the amount I may recover, and yourselves for cost of these papers 23 mks. bco. (3), 6*s.* exchange 36-8 1*l.* 14*s.* 3*d.* in your account. Believe me, etc.

Jas. Nichols.

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129. — LOSSES OF SHIPS RECOVERED.

London, 11th January, 18—.

Jacob Rawlings, Esq., *Hamburgh.*

Sir, — My last respects were under date of the 4th inst. since which time I have received your letter of the 31st ult. with a statement (4) of *my* account current to that date, which shall be examined, and the balance, banco mks. 25,792 4, carried to a new account, if found correct.

Inclosed, I now wait on you with (5) *your* account cur-

(1) Unless it be stipulated otherwise in the policy; a meno che non sia altrimenti stipulato nella polizza. — (2) To take note; prender nota. — (3) Mks.. bco.; abbreviazione di Marks banco. — (4) With a statement; con un prospetto. — (5) I now wait on you with; vi accompagno.

rent, leaving a balance, at the same period, of 2,897*l.* 12*s.* 6*d.* in my favour, which if found free from error (1), you will be so good as to pass to a new account in conformity. Subjoined thereto, you will find a note of the sundry transactions now pending (2), relative to the shipments and losses per sundry vessels, of which, when finally settled, you will be furnished with a detailed account.

Inclosed, you will also find a statement of the various sums I have accepted for account of the cargo per Verïnderung; amount to the debit of yourselves and Mr. Carvalho of Bahia, 2,051*l.* 18*s.*, independent of the insurances effected thereon, the account of which has been already furnished.

Further, an account of the loss, as settled with the underwriters, for the 150 chests of sugars by that vessel, the charges for recovering the same deducted, leaving 2,484*l.* nett to your credit, cash the 11th of March next.

Further, an account of the loss of 120 chests of sugar by the same vessel, insured for account of Mr. Manvel, I dos Reys, by order of Mr. Carvalho, amount to your credit 2,289*l.* cash also the 11th of March.

As I debited you with the premium, I have credited you with the above loss provisionally; but, as I must pay the drafts which I have accepted on account of these sugars, perhaps it would be as well for me to open an account with Mr. Carvalho, and close it by carrying the balance to your debit or credit. Please to say how it is to be (3). If those entries are to remain (4), I must debit you with his drafts as they fall due, and with my commission on them.

(1) If found free from error; se lo trovate senza errori. — (2) Sundry transactions now pending; diversi affari ora pendenti. — (3) Please to say how it is to be; compiacetevi di dirmi come deve essere. — (4) If those entries are to remain; se queste partite devono restare.

Agreeably to what I suggested in my last, I have this day taken the liberty of valuing on you for marks banco 6,968 12*s.* at three month's date, exchange 13-5 to the order of Benjamin Heame (which draft I recommend to your protection), and have credited you in your account 500*l.* It is probable I shall draw on you for 1500*l.* more by next post, to complete the 2000*l.* which I shall be in advance on account of Mr. Carvalho's drafts for your 1/3 of the sugars per Marion and Thames. Our exchange appears to be nearly stationary (1), and I am rather short of cash (2). I remain, Sir, etc.

JAS. NICHOLS.

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130. — REFUSAL TO DELIVER UP POLICY OF INSURANCE.

London, 2nd January, 18—.

I. I. Manvel, Esq., *Fayal.*

Sir,—I am favoured with your valued letter of the 11th ult. together with a power of attorney (3) to claim and recover the sum of 514*l.* insured on twenty-eight pipes one hogshead (4) of wine, shipped on board the brig., Duke of Victoria, for account of, and consigned to, Mr. J. J. Da Cunha of your city; that vessel having been taken by pirates on her voyage from your island to Rio de Janeiro.

On receipt of your letters, I called on two of the underwriters on your policy, who informed me they were ready to settle the loss as soon as they were put in possession of the requisite documents respecting the capture (5).

(1) To be nearly stationary; è quasi stazionaria. — (2) I am rather short of cash; sono piuttosto scarso di denaro. — (3) A power of attorney; procura. — (4) One hogshead; botte. — (5) Respecting the capture; riguardo alla presa.

I then waited on Mr. J. Ferguson, and demanded the policy, but he refused to deliver it up (1); alleging, I am sorry to say, that he had made the insurance by order of, Mr. Charles Le Roy, with whom he had an open account, and who was indebted to him in several sums of money. I immediately consulted my attorney, who informed me that Mr. Ferguson had no right to retain the policy, or set off any thing except the premium (2). I have accordingly written to him to demand the policy; and if he does not give it up (3), I shall take legal measures to obtain it, advising you of the result in due course.

I shall be expecting shortly to receive the bill of lading for these wines, and the captain's protest without which nothing can be done. An invoice too would be serviceable.

As soon as I recover the loss from the underwriters, I will remit the amount, less 85 mil. 000 reis due to you, and the charges which may be incurred here, to Mr. Da Cunha, unless, I receive, in the mean time, orders from him to the contrary. Be so good as to inform me at what exchange I am to calculate the 85 mil. 000 reis, there being no course established between your island and this city. Believe me always, etc.

Wm. Matthews.

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131. — SURRENDER OF POLICY, INSISTED ON.

London 25th November, 18 –.

J. Ferguson, Esq., *London.*

Sir,—Some time having elapsed (4) since you were

(1) But he refused to deliver it up, egli ricusò di consegnarla. — (2) To return the policy or set off any thing except the premium ; di ritenere la polizza, o pretendere altro che il premio. — (3) And if he does not give it up ; e se non la consegna. — (4) Some time having elapsed ; essendo trascorso qualche tempo.

requested to give up the policy of the wines, insured by you for account of Mr. J. J. Da Cunha of Fayal, and having recently called at your counting-house for your determination, without being able (1) to see you, I take this method of informing you, that if the policy be not immediately given up on payment of the premium and charges which I have already tendered to you (2), I must, however reluctantly (3), place the business in the hands of my attorney. My instructions on this point, from both Mr. Manvel and Mr. Da Cunha, are peremptory.

Hoping that you will not put me to the trouble (4) and expense consequent upon such a step, I am,

Wm. Matthews.

EXCHANGE OPERATIONS.

ELEVENTH SERIES

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132. — INVESTMENT IN PRODUCE ORDERED.

London, 20th June, 18—.

Messrs. Daniel Brothers and Co., *Lisbon.*

Gentlemen, — Although I am well aware of the causes which prevent our correspondence from being as active as I could wish, yet resolved on my part to leave nothing untried that can tend to enliven it (5), I have determined on remitting you inclosed on my account, 2nd of a bill of exchange (6) for 1000*l.* (one thousand pounds) on B.

(1) Without being able; senza potere. — (2) I have already tendered; ho già presentato. — (3) I must however reluctantly; io dovrò, quantunque a malincuore. — (4) Hoping you will not put me to the trouble and expense; sperando che non vorrete cagionarmi incomodi e spese. — (5) To leave nothing untried that can tend to enliven it; di lasciar nulla d'intentato che possa riuscire a rianimarla. — (6) 2nd of a Bill (ved. il Voc. Teen. alla parola Bill of Exchange.).

Hogg, at sixty days sight, exchange 50 1/8 *d.* 4,788 mil. 030 reis. The first has been sent via Paris to Mr. F. P. De Silvestre, of your city, for acceptance, to whom you will please to apply for it.

Against the above remittance, I have taken the liberty of drawing on you this day for 500*l.* at 50 1/4 *d.* 2,388 mil. 060 reis at sixty days date, to the order of J. Mineret, which draft I recommend to your protection debiting me for in at maturity.

You will please, when in cash (1), to make me returns for the balance in Spanish dollars, provided they will give an exchange of 52 1/2 (without my commission). The insurance is already effected at 10*s.* per cent., policy stamp (2) included.

Should this operation not be practicable, you will be so good as to invest the cash as follows: —

First. in sugars for Hamburgh, if an exchange of 12 1/4 from thence on London can be realised, calculating the insurance at 2, and a profit of 10 per cent.

Secondly, in coffee for the same place, provided the same exchange (calculating the profit at 20 per cent.) can be obtained.

Thirdly, in cotton for this port or Liverpool, whenever a profit of 5 per cent. can be reckoned on (3), insurance 1 per cent.

Should neither of these objects be attainable, you will then remit me the balance in question in good bills on this place, when your course of exchange shall be at or above 52 1/2 per milrea.

In case of an investment taking place in goods, you will please to give me timely advice for insurance; con-

(1) When in cash; quando lo avete esatto. — (2) Policy stamp included; compreso il bollo della polizza. — (3) Can be reckoned on; si possa contare sopra un guadagno.

signing your shipment, if to Hamburgh, to Messrs. Müller and Co.; if to Liverpool, to Mr. John Williams.

I am very desirous of extending our commercial relations, and should be most happy to find you disposed to join me in this or any other speculation. I remain, with the greatest sincerity, Gentlemen, your obedient humble servant,

Wm. Williams.

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133. — INSURANCE ON SPECIE.

London, 12th July, 18—.

Messrs. Daniel Brothers and Co., *Lisbon.*

Gentlemen, — I am in receipt of your much valued favour of the 30th of last month, and rejoice to find that you have no objection to embark with me in a speculation in bullion (1) and bills of exchange, on a small scale (2), by way of enlivening our correspondence. I have accordingly effected an insurance for 5,000*l.* on gold and silver, both or either, by packet from your port to Falmouth; and thence, by waggon to the Bank of England at 10*s.* per cent., policy-duty, etc. included.

In compliance with your request, I hand you inclosed *pro forma* account-sales of both gold and silver. The former is now at the mint price (3) of 3*l.* 17*s.* 10 1/2 *d.* per oz. (4) in bars (5), which is equal to about 3*l.* 17*s.* 6*d.* ports (6) (Joanes), expense of smelting (7), etc. deducted. Dollars are 4*s.* 10 1/2 *d.* per oz., and there is every appearance of these prices remaining firm.

(1) To embark with me in a speculation in bullion; di tentare con me una speculazione d'oro in natura. — (2) On a small scale; su di una piccola scala. — (3) The former is now at the mint price; il primo è ora al prezzo di zecca. — (4) Per oz; abbreviazione di once. — (5) In bars; in verghe. — (6) For ports; monete d'oro portoghesi del valore d'una lira sterlina e sedici scellini circa. — (7) Expense of smelting; spese di fusione.

If sold to the Bank of England, there is no charge for brokerage on bullion, as they purchase without the intervention of a broker; but when sold to individuals a broker is constantly employed, and of course 1/8 per cent. brokerage paid. I observe your purchase of fifty bags of Pernambuco cotton on my account; and expecting further particulars, I remain, Gentlemen, your obliged and obedient humble servants,

WM. WILLIAMS.

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134. — REMITTANCE OF BILLS IN EXCHANGE.

London, 22nd December, 18—.

Messrs. Daniel Brothers and Co., *Lisbon*.

Gentlemen, — I addressed a few lines to you yesterday, via France, of which I do not send you a copy, as they were merely to confirm my respects of the 19th instant, duplicate of which was annexed.

I am still without any of your esteemed favours; but as the wind continues in the same quarter (1), directly against the packet's sailing (2), I send this to Falmouth in the expectation of its being in time to go with Wednesday's mail (3); my object being to inclose you the first of the four following drafts on joint account, viz.

100*l.*	0	0	on J. A. Mendes at 60 day's date, exc. (4)		49 3/4,	482	mill.	412	reis.
100	0	0	on M. A. Metto		do.	482	»	412	»
100	0	0	on L. J. de Britt		do.	482	»	412	»
284	5	3	on B. Ardisson		do.	1,371	»	317	»
584*l.*	5	3		cash 24th inst. to your debit.		2,818	mill.	553	reis.

(1) But as the wind continues in the same quarter; ma siccome il vento spira nella stessa direzione. — (2) Directly against the packets sailing; direttamente contro i piroscafi che veleggiano. — (3) To go with wednesday's mail; di partire colla posta di mercoledi. — (4) Exc.; abbreviazione per exchange.

I have further to remit you, on my own account, the six following drafts, for which you will be so good as to make me returns in the most advantageous manner you can, without waiting for their falling due (although they will have but a few days to run (1), for I hold them on joint account, and am desirous of closing my connexion with the party concerned, as speedily as possible.

The returns must, of course, be *per appoint.*

8,482	mil.	534	reis on W. Carruthers at 60 days' date, from 23rd ult.
478	»	803	» on L. J. de Britto at 60 days' date, from 20th ult.
800	»	000	» on F. and H. Vanzeller at three months' date, from 15th October.
1,200	»	000	» on do do
340	»	000	» on F. A. Driscol at 1 1/2 usances, from 22nd October.
420	»	762	» on J. J. Alves at 1 1/2 usance, from, 25th October.
11,722	mil.	099	reis.

Inclosed, I also beg leave to trouble you with firsts of two drafts on your city, to which I shall be obliged by your procuring acceptance, and holding them at the disposal of the seconds; viz.

1000*l.* at 30 days' sight on James Ashforth.
500 at 60 do. on do.

As there are regular traders or packets (2) intended to sail from Liverpool for your port on the 1st and 16th

(1) They will have but a few days to run; abbenchè non vi mancheranno che pochi giorni. — (2) As there are regular traders or packets; essendovi regolari corse di navi mercantili o vapori.

of every month, and as they will, no doubt, make their return voyage at stated periods likewise, it may be well to avail ourselves of that channel (1) of correspondence occasionally. Believe me, very sincerely, Gentlemen, your obedient humble servant.

Wm. Williams.

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135. — DRAFTS NEGOTIATED.

London, 24th December, 18—.

Messrs. Daniel Brothers and Co., *Lisbon*.

Gentlemen, — Referring to, and confirming the foregoing copy (2) of my respects of the 22nd instant, I now hand you seconds of the drafts therein mentioned for 584*l.* 5*s.* 3*d.*, on joint account (3), and 11,722 mil. 099 reis, on my own account.

I have this day negotiated the two drafts on Paris for 15,000 fr. at 25 15, producing 582*l.* 10*s.* 6*d.* to your credit in joint account, casch the 28th instant. I was induced to negotiate them, having some others to dispose of at the same time, and, moreover, because an opportunity presented itself of making you returns at 49 1/2 *d.* in the three drafts mentioned at foot, amounting to 656*l.* 13*s.* 11*d.* cash, likewise the 28th instant.

Wishing you every enjoyment this convivial season generally brings with it (4), I remain, Gentlemen, yours most truly,

Wm. Williams.

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(1) To avail ourselves of that channel; di prevalerci di questo mezzo. — (2) The foregoing copy; la copia che qui precede. — (3) Joint account; conto sociale. — (4) Wishing you every joy (sottinteso which) this convivial season generally brings with it; augurandovi ogni piacere che in generale porta con sè questa allegra stagione.

136. — REMITTANCE RECEIVED.

London, 2nd January, 18—.

Messrs. Daniel Brothers and Co., *Lisbon.*

Gentlemen, — The above is a copy of my last letter of the 28th ult. via France. This morning I have had the pleasure of receiving yours of the 12th of that month through the same channel, inclosing thirds of your remittance of the 8th instant on Hamburgh and Genoa, which are in order.

I further received your remittance fo 4,000 fl. on Amsterdam at 43 3/4, 1,497 mil, 676 reis, which is noted in conformity.

Your remittance for 250*l.* on Mr. Fletcher, and 200*l.* on R. Brander and Co. are out for acceptance (1); and not doubting that they will be honoured, they will duly appear to your credit, at 51d. in 2,117 mil. 646 reis, the same having been found correct.

I am glad to observe you were picking up some more ports (2); the parcel E. by the Kent, is arrived at the Bank, but owing to the holidays could not be disposed of till to-day. I hope to hand you account-sales of this parcel, and that per Arabella by next mail. Inclosed you will find those of

1,943 ports and 725 dollars, per Marlborough, netting	4,068*l.*	9	11
And 2,886 ports, per Staumer, netting.	5,099	15	10
To your credit, cash the 26th ult.	7,168*l.*	5	9

I have this day valued on you a small *appoint* 59*l.* 13*s.* 3*d.* at sixty days' date, exchange 50*d.* per milrea,

(1) Are out for acceptance; sono in giro o fuori per l'accettazione. — (2) I am glad to observe you are picking up some more ports; mi piace di sentire che voi avete aperta una corrispondenza con altre piazze (porti).

to the order of A. and J. H. Schneider and Co., which I recommend to your protection, being 286 mil 380 reis to your credit, cash the 4th instant.

The 1,500*l.* of which I sent you the firsts for acceptance, I negotiated yesterday to 49 3/4 .; something considerable having been previously done at 49 1/2 , so that you will perceive our exchange is looking up (1), and I shall therefore be enabled to make you some handsome and profitable remittances shortly (2). I remain, most truly, Gentlemen, your obedient humble servant,

Wm. Williams.

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137. — REMITTANCE OF BILLS IN EXCHANGE.

London, 9th January, 18—.

Messrs. Daniel Brothers and Co., *Lisbon.*

Gentlemen, — Since I last (3) wrote to you on the 2nd inst. I have received your esteemed favours of the 12th and 19th ult., via Paris, by which I preceive that the Packet, Duke of Kent, had arrived out on the 17th, and was to sail on the 22nd. She has not, however, yet made her appearance (4).

The first-mentioned letter contained three drafts on Genoa, for p. 5,000 fuori di banco, taken at 870 reis, for which I credit you 4,350 mil. 000 reis in the mil-

(1) So that you will perceive our exchange is looking up: cosicchè vedrete che il nostro cambio inclina al rialzo. — (2) To make you some handsome and profitable remittances shortly; di farvi in breve alcune belle e vantaggiose rimesse. — (3) Since my last; è una frase generalmente usata, ma non è però grammaticale. Since, essendo un'avverbio di tempo, non può riferirsi direttamente a una lettera, un'ora, una settimana, una data; and *my last* non può usarsi senza un'antecedente, che in queste caso è la parola letter; per esempio: I have writter several letters to him and in my last I stated, etc. Io gli scrissi diverse lettere, e nell'ultima mia gli scrissi, ecc. — (4) Yet made her appearance; non è ancora comparso (il vascello).

reis column (1), and 923*l.* 3*s.* 6*d.* in that for sterling, having succeeded in negotiating them at 44 $^{5}/_{16}$, cash the 11th instant.

I have also negotiated your remittance on Amsterdam of fl. 4,000 at 12 florins 7 $^{1}/_{2}$ stivers per pound sterling, and for which I credit you 233*l.* 4*s.* 8*d.*, cash the 8th instant.

Inclosed, I wait on you with account sales of 1515 ports, and 180 dollars per Lady Arabella, and for the nett proceeds have credited you 2,828*l.* 12*s.* 11*d.*, cash the 31st ult.

Inclosed, you will also find the seven firsts of exchange noted at foot, amounting to 2,302*l.* 9*s.* 11*d.* which having been taken, as there stated, at 49 $^{5}/_{8}$, to 49 $^{3}/_{4}$, make 11,114 mil. 000 reis to your debit, all which, if found correct, please to note accordingly. Further, I have entered to your credit in milreis, 22,945 mil. 192 reis, account of invoice of bullion, per Duke of Kent. 2nd, the letters by her having reached (2) me since the commencement of this letter. Believe me, very truly, Gentlemen, your obedient humble servant.

WM. WILLIAMS.

SALES OF FRUIT BY AUCTION.

TWELFTH SERIES

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138. — PROCEEDS OF SALE REQUIRED.

London, 11th March, 18—.

Messrs. Martin and Son, *London.*

Gentlemen, — The fruit, ex Jane (3), sold by auction,

(1) In the milreis column; nella colonna dei milreis. — (2) The letters by her having reached; essendo arrivate le lettere col mezzo di questo bastimento. — (3) Ex Jane; della nave Jane, cioè giunti colla nave Jane.

having become due yesterday, I fully expected (1) you would send me the amount. When I gave you orders to sell, you assured me, that I might rely on being in cash in a month (2). Confiding in that assurance, I have remitted a bill for the net proceeds to the party who made me the consignment, calculating that I should receive the same from you, in time to take up that bill (3). I must, therefore, request you will have the goodness to send me a check for the proceeds of the sale without delay. I am, etc„

THOMAS JAMES.

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139. — PROCEEDS WILL BE SHORTLY PAID.

London, 12th March, 18—.

Th. James Esq., *London.*

Sir, — In reply to your letter of yesterday, we beg to inform you that several of the purchasers have not yet cleared their oranges (4), ex Jane, and that notwithstanding we furnished you with an anticipated account-sale at your earnest request, we cannot close the transaction until the fruit is all taken off our hands (5). This we expect will be the case in the course of two or three days, as we have given the parties notice of

(1) I fully expected; io con tutta certezza aspettava. — (2) On being in cash in a month; sull'incasso entro un mese. — (3) To take up that bill; saldare questa cambiale. — (4) Have not yet cleared their oranges; non hanno ritirato nè pagato i loro aranci. Ogni aspirante a un'asta di dogana deve fare un deposito, come caparra, del valore proporzionale della merce messa all'incanto; e al deliberatario poi che non si presentasse a levarla nel tempo determinato, pagando il rimanente ed il dazio (ciò che in inglese si chiama — To clear the goods) perde la caparra, e la merce viene di nuovo posta all'incanto. — (5) Until the fruit is all taken off our hands; finchè i frutti dietro pagamento siano levati dalle nostre mani.

re-sale (1), if the goods be not taken away this day, or to-morrow. We remain, etc.

MARTIN and SON.

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140. — CONDITIONS OF SALE INSISTED ON.

London, 13th March, 18—.

Messrs. Martin and Son, *London*

Gentlemen, — Mr. James presents his compliments and begs to inform Messrs. Martin and Son, that the reason stated in their note of yesterday for not paying the proceeds of fruit per Jane, is by no means satisfactory. If the purchasers have not taken away their lots (2), it is no concern of his (3), as Messrs. Martin should have enforced the conditions of the sale (4) which took place under their guarantee. Consequently Mr. James looks to them for the proceeds (5), agreeably to the account rendered (6) and expects a check for the amount, 344*l.* 3. 3., without further correspondence on the subject, or loss of time and interest.

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141. — PROCEEDS NOT PAYABLE TILL DELIVERY OF GOODS.

London, 13th March, 18—.

J. James Esq., *London.*

Sir, — In reply to your note of this date we wait on you with a check on our bankers for the proceeds of fruit per Jane, being 344*l.* 3. 3. which the bearer (7) will hand

(1) As we have given the parties notice of re-sale; avendo noi comunicata alle parti la notizia della vendita. — (2) Their lots; i loro lotti. — (3) It is no concern of his; ciò non lo riguarda. — (4) Messrs. Martin should have enforced the conditions of the sale; imperocchè i signori Martin dovevano mantenere le condizioni della vendita. — (5) Looks to them for the proceeds; tengono essi garanti per i ricavi. — (6) Agreeably to the account rendered; giusta il conto fornito. — (7) The bearer; il latore.

you and to whom you will please to deliver a receipt (1) for that amount. We cannot conclude without observing, that we shall not, on any future occasion, furnish sales until the whole of the fruit is delivered. In the present instance we did it prematurely, to oblige you, at your earnest solicitation (2). Although we guarantee the purchasers, after delivery, we do not take upon ourselves to make good the amount of the biddings (3), for it is a circumstance of almost daily occurrence, that allowances are made (4) to purchasers, even at auctions, where there is any very great falling-off in the quality of the article sold. We are, etc.,

MARTIN and SON.

SECURITY REQUIRED AND GIVEN.

THIRTEENTH SERIES

142. — SECURITY FOR A BILL REQUIRED.

London, 5th July, 18—.

Messrs. Cumming and Co., *London*

Gentlemen, — I am under the necessity of waiting on you with a protest for non-acceptance of A. L. Pastor's draft, dated Lisbon, the 22nd December last, on P. J. Fernandez of Pernambuco, at forty days' sight for 2,000 mil 000 reis, which I took of you (5) the 12th Jan. last, at the exchange of 55*d.* per milrea 458*l.* 6*s.* 8*d.*

(1) To deliver a receipt; rilasciare la ricevuta. — (2) In the present instance we did it prematurely, to oblige you at your earnest solicitation; nel caso presente noi abbiamo fatto ciò prima del tempo per accondiscendere alla vostra premurosa domanda. — (3) The amount of the biddings; l'ammontare delle offerte. — (4) That allowances are made; che si accordino degli abbuoni. — (5) Which I took of you; che io presi da voi.

I must request that you will be so good as to furnish me with security to that amount, till the ultimate fate of this bill of exchange be decided (1). My correspondent observes, that in the event (2) of a certain vessel arriving at Pernambuco prior to its falling due, the above draft may still be paid; but this is a contingency that I cannot await (3). I remain, etc,

THOMAS ATKINS

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143. — SECURITY FOR A BILL GIVEN.

London, 5th July, 18—.

Thomas Atkins Esq., *London.*

Sir, — In reply to your letter of this date, acquainting us with the dishonour shewn (4) to A. L. Pastor's draft on P. J. Fernandez of Pernambuco, for 2,000 mil 000 reis, endorsed by us to you on the 12td January last, at the exchange of 55*d.* per milrea, 458*l.* 6*s.* 8*d.* and requiring security from us (5) for the amount; though such a proceeding is rather unusual (6) and we feel confident the draft will ultimately be duly discharged, yet we promptly comply with your request, and inclose an acceptance of Messrs. Morgan and Co of this city, for 500*l.* (five hundred pounds) due the 1st November next, the receipt of which you will please to acknowledge; stating at the same time that it is for collateral security (7), and to be returned (or its value)

(1) Till the ultimate fate, etc.; finchè sia decisa la sorte definitiva di questa cambiale. — (2) That in the event; che nel caso un certo vascello arrivasse. — (3) But this is a contingency that I cannot await; ma questa è una contingenza che non posso aspettare. — (4) Acquainting us with the dishonour shewn; che ci avvisa non essere stata accettata. — (5) Requiring security from us; esigendo garanzia da noi. — (6) Though such a proceeding is rather unusual; quantunque un simile procedere sia alquanto inusitato. — (7) That it is for collateral security; che è per garanzia indiretta.

in case the bill of exchange in question should be paid at maturity. We are, etc.

Cumming and Co.

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144. — Acknowledgment of security and engagement to return.

London, 6th July, 18–

Messrs. Cumming and Co., *London.*

Gentlemen, — I beg to acknowledge the receipt of your draft, on Morgan and Co., of this city, for 500*l.* (five hundred pounds) due the 1st of November next, to be retained by me (1) as collateral security for the payment of A. L. Pastor's draft, dated Lisbon, 22nd December last, on P. J. Fernandez of Pernambuco, for 2000 mil 000 reis at 55*d.* equal to 458*l.* 6. 8. Sterling, which now lies under protest (2) for non acceptance, in the hands of my friend Mr. A. P. de Carvalho; and I hereby engage (3) to return the said draft, or its equivalent, in cash, on receiving advice that the above bill of exchange for 458*l.* 6. 8. has been duly paid; or if not paid, such part of the said sum of 500*l.*, as may exceed the amount (4) of the said bill, with re-exchange and charges thereon. I remain, Gentlemen, your obedient humble servant,

Thomas Atkins.

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(1) To be retained by me; da essere ritenuta da me. — (2) Which now lies under protest; che ora trovasi protestata. — (3) And I hereby engage; ed io con questa mia garantisco. — (4) As may exceed the amount; che fosse di più dell'ammontare.

145. — REASONS FOR REQUIRING SECURITY.

London, 14th October, 18—.

Messrs. Cumming and Co., *London.*

Gentlemen, — Having this morning received advice that A. J. Pastor's bill on P. J. Fernandez, of Pernambuco, for 2000 mil 000 reis, referred to in my letter of 5th July last, was punctually paid when due, I beg to return you, inclosed, your draft on Morgan and Co. for 500*l.*, held by me as collateral security for the payment thereof (1). Thanking you for the promptitude with which you furnished me with security, and assuring you that I should not have required it (2), had the transaction been on my own account (3), I beg to subscribe myself, Gentlemen, your obliged and obedient humble servant,

THOMAS ATKINS.

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146. — ACKNOWLEDGEMENT OF RECEIPT OF SECURITY.

London, 14th October, 18—.

Thomas Atkins Esq., *London.*

Sir, — We are favoured with your letter of this morning returning our draft on Morgan and Co., for 500*l.*, held by you as a collateral security for A. J. Pastor's bill of exchange on Pernambuco, for 2,000 mil. 000 reis which letter, we are glad to learn (4), had, as we expected been duly paid (5) at maturity. We observe your rea-

(1) For the payment thereof; per il pagamento della stessa. — (2) I should not have required it; che io non l'avrei pretesa. — (3) Had the transaction been on my own account; se l'affare fosse stato per mio proprio conto. — (4) We are glad to learn; ci piace di sentire. — (5) Had as we expected been duly paid; era stata, come noi ci aspettavamo, debitamente pagata.

son for demanding security from us, and, under similar circumstances, perhaps we might have been induced to do the same (1). We are, Sir, your obedient humble servants,

Cumming and Co.

BILL DISHONOURED.

FOURTEENTH SERIES

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147. — BILLS DISHONOURED.

Rio de Janeiro, 24th December, 18—.

Messrs. Thomson and Sons, *Liverpool.*

Gentlemen. — We are favoured with your letter of the 30th August last, as also with one from your friend in London, Mr. Wm. Mitchell, inclosing us the sum of 392*l.* 10*s.* montioned in yours (2), in a bill of exhange at ninety day's sight, drawn by R. Spencer and Co. on Bowden and Fletcher of this city; but which draft, we are sorry to say (3), has been refused acceptance. We avail ourselves of the departure of the Montezuma for your port, to give you the earliest possible intelligence (4) of this circumstance, and by packet shall send Mr. Mitchell the protest for non-acceptance. In haste (5) we remain, very truly, Gentlemen, your obedient humble servants,

J. V. Gomes and Co.

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(1) Perhaps we might have been induced to do the same; forse noi saremmo stati indotti a fare lo stesso. — (2) Mentioned in yours; accennati nella vostra. — (3) We are sorry to say; ci duole il dire. — (4) To give you the earliest possible intelligence; di darvi la notizia il più presto possibile. — (5) In haste; in fretta.

148. — BILLS DISHONOURED.

Liverpool, 31st March, 18—.

Wm. Mitchell, Esq., *London.*

Sir, — Subjoined you will receive (1) a copy of a letter just received from our common friends, Messrs. J. V. Gomes and Co., dated Rio de Janeiro, the 24th December last, advising me (2) that R. Spencer and Co.'s draft for 392*l.* 10*s.*, on Bowden and Co., remitted them by you (3) in September last, on our account, has been noted for non-acceptance. We lose no time in transmitting you this unpleasant information (4), in order that you may give your indorsers (5) the necessary notice. We are, etc.

THOMSON and SONS.

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149. — PROTEST FOR NON-ACCEPTANCE OF BILL TRANSMITTED.

Rio de Janeiro, 2nd January, 18—.

Wm. Mitchell, Esq., *London.*

Sir, — We were in due time favoured with your letter of the 2nd September last, transmitting us S. Spencer and Co.'s draft on Bowden and Fletcher for 392*l.* 10*s.*, at ninety days sight, on account of our Liverpool friends Messrs. Thomson and Sons. By the inclosed protest, you will perceive that this bill has been refused acceptance, for reason advised the drawers (6): if not paid at maturity, as we have cause to apprehend (7), the goods

(1) Subjoined you will receive; qui sotto troverete la copia, ecc. — (2) Advising me; che mi avvisa. — (3) Remitted them by you; loro rimandata da voi. — (4) This unpleasant information; questa spiacevole notizia. — (5) Indorsers; giratarj. — (6) For reasons advised the drawers; per ragioni scritte al traente. — (7) As we have cause to apprehend; come noi abbiamo motivo di temere.

for which it is drawn not having been taken by Messrs. B. and F. to account, we shall wait on you with the protest for non-payment also. We remain, etc.,

J. V. Gomes and Co.

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150. — PROTEST FOR NON-ACCEPTANCE OF DRAFT.

London, 4th March, 18—.

Messrs. Wood, Willis and Co. *London.*

Gentlemen, — Having received this morning from Rio de Janeiro, the protest for non-acceptance of R. Spencer and Co.'s draft on Bowden and Co. of that city, for 392*l.* 10*s.*, I beg to inclose it to you, and to inform you for your government, that I am led to think (1) the bill is not likely to be paid when due. On receipt of the protest for non-payment, I shall of course wait on you with it. I remain, with esteem, etc.,

Wm. Mitchell.

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151. — COST ON BILL DISHONOURED.

Rio de Janeiro, 29th March, 18—.

Wm. Mitchell, Esq., *London.*

Sir. — Referring you to the above copy of your respects under date of the 2nd January, we have now to hand you the protest for non-payment of the draft, therein mentioned, on Bowden and Co. for 392*l.* 10*s.*, with which you will please do the needful and recover the amount from your indorsers, or from the drawers. At foot you have a note of the expenses attending this disgraceful transaction (2). We do not re-draw (3) for the

(1) I am led to think; sono indotto a pensare — (2) A note of the expenses attending this disgraceful transaction; una nota delle spese relative a questo malaugurato negozio. — (3) We do not re-draw; noi non ci rimborsiamo con nostra tratta.

amount, but beg you to remit it to us *per appoint*, that we may have no claim on, or correspondence with, Messrs. Thomson and Son on the subject. You can communicate to them the result. Hoping you will be more fortunate in your next selection, we subscribe ourselves, Sir, your obedient humble servants,

J. V. Gomes and Co.

392*l.* 10 0 at 38 1/2 per milrea,		1,610 mil. 256 reis	
Cost of protest,	2 mil. 240 reis		
Postages,	3 » 160 »		
Comm. (1) 1/2 per cent,	8 » 051 »	21 mil. 502 reis	
Prokerage 1/2 do.	8 » 051 »	1,631 mil. 758 reis	
at 60 1/2 per milries, = 407*l.* 18 9			

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152. — PROTEST FOR NON-PAYMENT.

London, 1st June, 18—.

Messr. Wood, Willis and Co., *London.*

Gentlemen, — Messrs. R. Spencer and Co.'s draft on Bowden and Fletcher, of Rio de Janeiro, for 392*l.* 10*s.* having been returned to me under protest for non-payment, the bearer will deliver it to you, together with an account of the re-exchange and charges (2), amounting to 408*l.* 16*s.* 1*d.*, which I claim from you (3), as indorsers to me of the said bill of exchange; and which amount you will please to pay the bearer, who is authorised to give you an acquittance for the same. I am truly, Sir, your obedient humble servant,

Wm. Mitchell.

(1) Comm.; abbreviazione di commission. — (2) Re-exchange and charges; rivalsa e spese. — (3) Which I claim from you; che io reclamo da voi.

Re-draft, 1,631 mil. 758 reis, at 60 1/2 per milrea.					407*l.*	18	9
Deduct sixty-three days' interest. . . .					3	10	3
					404*l.*	8	6
Postages in London,	1*l.*	19	0.	. .			
Commission 1/2 per ct.	2	0	7.	. .	4	7	7
Brokerage, 1/3 do.	0	8	0.	. .			
					408*l.*	16	1

153. — COSTS ON DISHONOURED BILL RECOVERED.

London, 4th June, 18—.

Messrs. Thomson and Sons, *Liverpool*

Gentlemen, — Having recovered on the 1st inst.. from Messrs. Wood, Willis and Co., indorsers, the amount of R. Spencer and Co.'s draft for 329*l.* 10*s.* on Bowden and Co. Rio de Janeiro, which had been protested for non-payment, I yesterday remitted Messrs. J. V. Gomes and Co. the proceeds, in J. Nunes and Co's. first of exchange for 401*l.* 5*s.* 6*d.*, at sixty day's sight, as you will learn more fully from a perusal of the inclosed duplicate; which you will be so good as to close and forward to Messrs. Gomes.

I have credited you 1*l.* 0*s.* 3*d.*, your moiety of the commission, which I am fairly entitled to charge (1) on the remittance of the above sum. Your friend receives his commission at Rio, on the 404*l.* 8*s.* 6*d.*. and having benefited by not *re-drawing* (2), inasmuch as he will now receive 1,751 mil. 020 reis, instead of 1,610 mil. 256 reis, he is amply remunerated for the interest (3)

(1) Which I am fairly entitled to charge; che io sono in pieno diritto di caricare. — (2) And having benefited by not re-drawing; ed avende guadagnato per non aver tratto di nuovo. — (3) He is amply remunerated for the interest; egli è ampiamente indennizzato per gl' interessi.

which he would have derived from the use of the latter sum, from the 28th March to the present period when the present remittance will fall due (1), say about the 4th October next. If I had charged interest (2), it could only have been from the date on which I paid for the bill, the 27th September last, to the day I received the amount of the protested bill, the 1st instant: consequently, even in that case (3), Messrs. Gomes would not have been benefited so much (4). The holder of a bill returned under protest, where the amount is not re-drawn, has the option (5) of charging the drawer or indorser either interest or re-exchange (but not both), with one commission of ½ per cent. and one brokerage: that usually paid at the place on which the bill was drawn. I state this for your future guidance. I remain, etc.,

WM. MITCHELL.

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154. — AMOUNT RECOVERED WITH CHARGES.

London, 3th June, 18—.

Messrs. J. V. Gomes and Co., *Rio de Janeiro.*

Gentlemen, — Your esteemed favours of the 2nd January and 29th March have been duly received, the first covering protest for non-acceptance, and the latter that for non-payment of R. Spencer and Co.'s draft on Bowden and Fletcher, of your city for 392*l.* 10*s.* remitted you the 2nd September last, by order and for account of Messrs. Thomson and Sons, of Liverpool. I have, however, the satisfaction to inform you, that I have recovered the amount of this bill (6) from the indorser,

(1) Will fall due; scadrà. — (2) If I had charged interest; se io vi ho messi a debito gl' interessi. — (3) Even in that case; anche in questo caso. — (4) Would not have been benefited so much; non avrebbe guadagnato tanto. — (5) Has the option; ha la facoltà. — (6) That I have recovered the amount of this bill; che ho ricuperato l'importare di questa cambiale.

with re-exchange and charges, say 407*l.* 18*s.* 9*d.* less interest for sixty-three days, which the draft would have had to run (1) if re-drawn, being,

nett					404*l.*	8	6
Less my commission for remitting 40*l.* 5*s.* 6*d.* ½ per cent. . .	2	0	6			
Brokerage on do. ½ do. . . .	0	10	0			
Postages on do. to and from Brazil and Liverpool	0	12	6			
				3	3	0
				401*l.*	5	6

This sum I now remit you in J. Nunes and Co.'s draft (2) on J. P. De Amorrim at sixty days' sight, exchange 54 ¾ per milrea, making 1,751 mil. 020 reis, with which you will please do the needful, and when discharged (3), as I have no doubt it will be at maturity, close this transaction, as I have done in my books. Always at your service, I remain, etc.,

WM. MITCHELL.

OBDERS, CONSIGNMENTS, COMMISSIONS, ETC.

FIFTEENTH SERIES

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155. — CONSIGNMENT AND OFFERS.

Kingston, Jamaica, 4th July, 18—.

Messrs. R. Raphael and Co., *London.*

Gentlemen, — Our matual friend, Captain J. Roberts, of the Trelawney, having mentioned your house at Lon-

(1) Which the draft would have to run if re-drawn; che la cambiale avrebbe dovuto correre se fosse stata rinnovata. — (2) This sum I remit you in J. Nunes and Co's draft; questa somma ora io ve la rimetto mediante una tratta di J. Nunes and Co. — (3) And when discharged; e venendo pagata.

don to be of the first respectability, I take this opportunity of commencing a correspondence with you and beg leave to hand you inclosed bill of lading for twelve hogsheads of sugar, shipped to your address, on board the William and Mary, John Gray master (1), for London, which you will please dispose of to best advantage for my account, holding the net proceeds of it in your hands for my disposal. The quality is remarkably fine, and I trust this small sample (2) may prove an encouragement to more considerable consignments. I have insured the amount here, to guard against loss (3), for your government. I beg the favour of you to furnish me, by every packet, the statement of your market for rum, sugar, coffee and cotton, and also with the current prices of your exports to this part of the world (4). I take this opportunity of making you a tender of my best services in this island, and praying your reference to Captain Roberts (who I hope ere now has reached London) for my respectability; and in expectation of soon hearing from you, I remain, with respect, Gentlemen, your obedient servant,

JOHN SALISBURY.

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156. — ANSWER TO DITTO.

London, 4th August, 18—.

M. John Salisbury, Kingston, *Jamaica.*

Sir, — We are favoured with your esteemed letter of the 4th July, and feel much obliged to our worthy friend Captain John Roberts, of the Trelawney, for his recommendation of our house to you. The twelve hogsheads

(1) Master; capitano. — (2) This small sample; questo piccolo campione. — (3) To guard against loss; onde preservarli da perdita. — (4) Exports to this part of the world; generi di esportazione in questa parte del mondo.

of sugar consigned to our address per the William and Mary, John Gray master, have already arrived, and safely landed; and according to your instructions, we have disposed of them, prior to the landing of several ships' cargoes (1) from your island, lately arrived by this fleet (2). We hope you will approve of our having done so, when we assure you that the market has fallen full five per cent (3), since the time we sold your sugars. We have the pleasure now to inclose you sales of them, the nett proceeds of which amount to 659*l.* 7*s.* 6*d.* which we hold at your disposal. We shall feel great pleasure in quoting to you (4) our prices current of imports and exports to the West-Indies, and at foot you will find the present prices of rum, sugar, coffee and cotton; but the market daily fluctuates (5), so that the prices of this day cannot be called certain even to-morrow (6). We have had the pleasure of seeing our mutual friend Captain Roberts, who arrived safe and well here on the 10th. ult., after a short voyage of thirty six days from your island; he desires his best respects to you, and with a tender of our best services, we remain respectfully, Sir, yours truly,

RAPHAEL and Co.

Rum (Jamaica)	in bond	5*s.* 6*d.* to 7*s.* per gallon.
Sugar	do.	100*s.* to. 110*s.* per cwt.
Coffee	do.	70*s.* to. 100*s.* per do.
Cotton	do.	2*s.* 3*d.* to 2*s.* 6*d.* per lb.

(1) Prior to the landing of several ships' cargoes; prima dello sbarco di parecchi carichi di bastimenti. — (2) Lately arrived by this fleet; recentemente arrivati con questi bastimenti. (When many ships' arrive simultaneously they generally use the words by this fleet. Quando molti bastimenti arrivano tutti nel medesimo tempo si usano generalmente le parole by this fleet.) — (3) That the market has fallen full five per cent; che il mercato ha ribassato un buon cinque per cento. — (4) In quoting to you; nel citarvi. — (5) But the market daily fluctuates; ma il mercato varia tutti i giorni. — So that the prices of this day cannot be called certain even to-morrow; cosicchè i prezzi d'oggi non possono chiamarsi certi neppure all' indomani.

Sales of twelve hogsheads sugar, per William and Mary. John Gray, from Kingston, Jamaica, sold for account of Mr. John Salisbury of said place.

Sold to Messrs. Bennet and Son twelve hogsheads, payable at two Months:

℔ No. 1 — 12.164. 3. 23 cwt. at 110*s.* per cwt. 907*l.* 5. 2.

Charges.				Tr. 907.	5.	2.
Duty	166*l.*	10.	—.			
Bill money (1).	—.	9.	—.			
Freight	48.	4.	6.			
Primage, pierage and trade (2)	1.	—.	6.			
Dock dues (3)	4.	12.	6.			
Brokerage ½ per cent . .	4.	10.	6.			
Commission on 907*l.* 5. 2. at ½ per cent.	22.	10	8.			
				247.	17.	8.
Nett proceeds. . .				659*l.*	7.	6.

R. Raphael and Co.

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157. — Order for sugar.

Hamburgh, 10th August, 18—.

Mr. John Hedley, *London.*

Sir, — We beg you will send us

100 Chests of best white Sugar

of the last crop (4), at or below 105*l.* pr. Cwt. free on board (5), including freight. You will reimburse yourself

(1) Bill money; tassa Bolletta. — (2) Primage, pierage and trade: Cappa, diritto di molo, ecc. — (3) Dock dues; diritti di darsena. — (4) Of the last years crop; dell'ultima raccolta. — (4) Free on board; franco a bordo.

on Messrs. Thornton and Co., London, at the usual sight (1), on handing them a Bill of Lading, and copy of Invoice. These Gentlemen will moreover confirm the credit we have lodged with them in your favour. We beg to recommend this order, which is only meant for a trial. (2), to your careful execution, and remain truly, Sir, your obedient servants,

J. H. KLEMM and Co.

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158. — ORDER FOR INDIGO.

Hamburgh, 4th May, 18—.

Messrs. H. Gartner and Co., *London.*

Gentlemen, — If the prices in the next Sale of Indigo do not exceed (3) those of the last, we beg you will purchase for us

10 Chests of fine violet, and
10 » » good » Bengal,

relying on your careful selection (4). In the event of higher prices being paid, we confine this order to one half of each (5) description. Shipment to the address of Mr. A. Reinhardt, on whom you will draw for the amount at three months date. Awaiting your advices, we remain, Gentlemen, your obedient servants,

H. SILLEM and Co.

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(1) At the usual sight; a vista come al solito. — (2) Which is only meant for a trial; il quale non serve ad altro che per una prova. — — In the next sale of Indigo do not exceed; nella prossima vendita dell' endaco non oltrepassate. — (4) Relying on your careful selection; confidando in voi per un'accurata scelta. — (5) We confine this order to one half of each; noi limitiamo questo ordine ad una metà di ciascuna sorte.

159. — CONSIGNMENT OF COTTON AND SUGAR.

London, 14th September, 18—.

Messrs. Engel and Co., *Hamburgh.*

Gentlemen, — I have shipped to your consignment pr. Neptune, Capt. Schramm,

100 Bales of Surat Cotton, and
100 Boxes of white Havana Sugar,

of which Bill of Lading is inclosed. You will please to effect the Insurance at the lowest premium, viz. for Bco. *M.* 8000. on the Cotton and Bco. *M.* 12000. on the Sugar, both including 15 % imaginary profit (1). — From the description given me of your market, as regards the above articles, I anticipate a good result of this speculation. By the subjoined Invoice you will notice the prime cost (2), which in any case must be covered by the net proceeds. Recommending my interest to your care, I remain, Sir, your obedient humble servant,

JONAS SMALLET.

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160. — CONSIGNMENT OF DIFFERENT GOODS.

Hamburgh, 20th May, 18—.

Messrs, Cook and Pierson, *London.*

Gentlemen, — I have been favoured with your esteemed lines of the 4th inst. Wishing to try your market (3), I have shipped to your consignment, pr. Gazelle, Cpt. Henry Warren, the goods specified in the annexed In-

(1) 15 per cent imaginary profit; 15 per cento di guadagno imaginario. — (2) You will notice the prime cost; voi osserverete il costo originario. — (3) Wishing to try your market; desiderando d'esperimentare la vostra piazza.

voice, and herewith subjoin the Bill of Lading. As the selection has been made according to your statement, I am warranted in anticipating a quick and profitable sale (1). The prices quoted are those current here. Against two thirds of the Invoice amount I have this day valued on your friends, Messrs. Jameson and Co., London, for 1132*l.*, at three months date, and transmitted them at the same time a Bill of Lading, as also a Note to effect Insurance, conformably to your request. I doubt not but my draft will be duly honoured and book it to account of Consignment pr. Gazelle. I am, Gentlemen, very truly, your obedt. servt.

C. L. Muller.

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161. — answer to letter 159.

Hamburgh, 24th September, 18—.

Mr. Jonas Smallet, *London.*

Sir, — We received in your esteemed favour of the 14inst. Bill of Lading of

100 Bales Surat Cotton, and
100 Boxes of white Havanna Sugar, } pr. Neptune, Cpt. Schramm,

which you are kindly pleased to consign to us.

Returning best thanks for this favour, we beg to assure you of our utmost exertion to furnish a good account (2) of this transaction. Conformably to your instructions we have effected the Insurance for

Bco. *M.* 8,000 on the 100 Bales of Cotton
» 12,000 » » 100 Boxes of Sugar,

Bco. *M.* 20,000 at 2 %, signed by the Insurance-

(1) I am warranted in anticipating a quick and profitable sale; sono giustificato, se mi riprometto fin d'ora una pronta e vantaggiosa vendita. — (2) To furnish a good account; per fornirvi un buon conto di questo affare.

Company. Owing to the advanced season (1), the risk could not be covered (2) at a lower premium. Recommending the inclosed special review (3) of our market to your kind inspection, we remain, Sir, your obedient Servants,

ENGEL and Co.

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162. — ANSWER TO LETTER 160.

London, 28th May, 18—

Mr. C. L. Müller, *Hamburgh.*

Sir, — We are in receipt of your valued favour of the 20 inst. and shall use our best exertions for a profitable sale of the sundry articles (4) which you have been so kind as to ship to our consignment pr. Gazelle, Cpt. Henry Warren, and are in hopes (5) of being able to hand you a good account hereafter. Your draft in advance (6) against this shipment, viz. 1132*l.*, at 3 m. d., on Jameson and Co. London, has been brought to your debit. These friends have effected the Insurance for 1600*l.*, amounting to 20*l*, as pr. inclosed copy of their account. We are, Sir, your humble obedient servants,

COOK and PIERSON.

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163. — CONSIGNMENT OF TIMBER.

Riga, 20th July, 18—.

Mr. James Pixton, *London.*

Sir, — I have in due time been favoured with your esteemed letter of the 2nd inst. and return you thanks

(1) Owing to the advanced season; a motivo dell'innoltrata stagione. — (2) The risk could not be covered, il rischio non potè essere coperto, cioè assicurato. — (3) Special review; speciale prospetto. — (4) A profitable sale of the sundry articles; una vantaggiosa vendita degli articoli diversi. — (5) And are in hopes; abbiamo speranza. — (6) Your draft in advance; la vostra tratta in anticipazione.

for the offers of service you were kind enough to tender me; and without applying to the Gentlemen you named, I am encouraged by the very flattering manner (1) in which your house is always mentioned, to make a trial, in hopes, that its success will encourage me to repeat the same. I have made you a consignment of Timber (3), pr. the ship Neptune, Cpt. Smith, who sailed this morning from our harbour (3). Inclosed is the bill of lading. The Insurance you will have the goodness to procure without delay, to the amount of 3,000*l.* In the disposal of this cargo I do not limit you to either price or time, leaving it entirely to your judgment to act (4) for the best of my interest.

In consequence of your permission I have taken the liberty of drawing on you the sum of 500*l.* at 3 months date, to the order of L. M. Samuel and Co., as part of the sum of 2,000*l.*, which I intend valuing on you as two thirds of the Invoice, and the remainder I shall draw in bills of 500*l.* each at the intervals of eight days. Your offer of credit in blank for 1,000*l.* I willingly accept: though I would gladly see the sum doubled, against which I shall constantly keep up sufficient Timber in your hands (5), always to cover what I may draw in blank. Any information respecting my solidity you may obtain from any one of the respectable Riga Houses in your city, among whom I am tolerably well known.

Our wheat prices (6) have hitherto been too high for any speculation to have a fair prospect (7) of advantage. Rye is somewhat more in demand (8); our whole stock does not exceed 1000 Lasts (9). The price therefore is

(1) I am encouraged by the very flattering manner; sono animato dalla maniera veramente lusinghevole. — (2) Timber; legname da costruzione. — (3) From our harbour; dal nostro porto. — (4) To act; di agire. — (5) I shall constantly keep up sufficient Timber in your hands; manterrò sempre abbastanza legname nelle vostre mani. — (6) Our wheat prices; il prezzo del nostro formento. — (7) A fair prospect; una bella speranza. — (8) Rye is somewhat more in demand; la segale viene un pò' più ricercata. — (9) Lasts; tonnellate.

expected to look higher (1). It will give me great pleasure to be favoured with your orders for grain, or any other article you may stand in need of, and hope that in the foregoing state of our market something may be found worthy your notice. Believe me most truly, Sir, your obedient servant,

NATHAN LEVYSOHN.

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164. — ANSWER TO DITTO.

London, 1st August, 18—.

Mr. Nathan Levysohn, *Riga.*

Sir, — The bill of lading of the Timber you have been good enough to consign to me by your favour of the 20th ult., I duly received; I return you my most grateful thanks for this mark of your confidence, and shall exert all my powers (2) to merit your future favours. The insurance you will perceive by the annexed account has already been effected. The weather being moderate and the wind fair (3) for several days past, the Captain may be expected here very shortly. Your draft for 500*l*, has already appeared and is accepted. I observe that you will draw 1500*l*. more at different periods, which shall meet due protection. The observations you make respecting the doubling of the credit I had the pleasure of offering, meets my full approbation (4), and any sums you may value on me, to the extent of 2000*l*. shall be treated with the respect due to your firm. I hope that in this manner we shall establish a mutually advantageous and lasting connexion (5). I am extremely

(1) To look higher; quindi si aspetta che il prezzo aumenti. — (2) And shall exert all my powers; e farò tutto ciò che sta in me. — (3) The weather being moderate and the wind fair; il tempo essendo tranquillo ed il vento favorevote. — (4) Meets my full approbation; incontra la mia piena approvazione. — (5) Advantageous and lasting connexion; utile e durevole relazione,

obliged to you for the particulars of the state of your market. The prices of wheat are encouraging, and I willingly beg you to purchase and ship with all possible speed (1), for my account, twenty-five lasts of red high mixed wheat, the insurance I shall effect here; the shipment must be made by a British vessel, which will save me considerably in the premium. You may reimburse yourself directly on me, in drafts at 3 months date. I am respectfully, Sir, your obedt. servt.,

James Pixton.

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165. — ANSWER TO DITTO.

Riga, 10th August, 18—.

Mr. James Pixton, *London.*

Sir, — I beg to acknowledge the receipt of your favour of the 1st inst. covering account of Insurance on my cargo of Timber, pr. the Neptune, whereof the amount is placed to your credit. I have this day drawn upon you for 500*l.* at 3 m. d., to the order of C. L. M. Samuel and Co., to be placed to the account of the above cargo.

I perceive with pleasure your agreement (2) to my proposal of extending the blank credit to 2000*l.* It will enable me to extend my concerns (3), and of course to enliven our correspondence. Your order for wheat I have duly noticed, and shall proceed in the execution of the same without delay. I thank you also for the further contents of your letter (4), and remain, Sir, your very obedient servant,

Nathan Levysohn.

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(1) With all possible speed; tutta la speditezza possibile. — (2) Your agreement; il vostro consenso. — (3) My concerns; i miei affari. — (4) For the further contents of your letter; per l'ulteriore contenuto della vostra lettera.

166. — ANSWER TO DITTO.

London, 14th August, 18—.

Mr. Nathan Levysohn, *Riga.*

Sir, — Since my respects of the 1st instant I am without any of your favours; the present is merely to advise that, your draft for 500*l.* to the order of M. L. Samuel and Co. has made its appearance without any advice from you having arrived. I have not hesitated to protect your signature (1), supposing that you considered your letter (2) of the 20ult. as general instructions. I must, however, beg to observe, that it is usual to advise and particularise every draft, for regularity's sake (3). I beg you to excuse the freedom with which I have mentioned this subject (4), and am, with respect, your humble obedt. servt.,

JAMES PIXTON.

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167. — CONTINUATION.

London, 18th August, 18—.

Mr. Nathan Levysohn, *Riga.*

Sir, — Since my last of the 14th I am favoured with your letter of the 10th, advising the draft which I had already honoured. The advice not coming in due time, I find was occasioned by the irregularity of the Mails (5). The Neptune is at length arrived (6), after a very stormy

(1) I have not hesitated to protect your signature; io non esitai ad onorare la vostra firma. — (2) Supposing that you considered your letter, etc.; nella suppos zione che voi ritenete la vostra lettera, ecc. — (3) For regularity's sake; per amore di regolarità. — (4) I beg you to excuse the freedom with which I have mentioned this subject; vi prego di scusare la libertà colla quale vi ho fatto cenno di questo oggetto. — (5) Of the mails; della posta. — (6) Is at length arrived; è finalmente arrivato.

passage (1). Next post I shall inform you of the state of her cargo. I am, Sir, very truly your humble obedt. servt.,

JAMES PIXTON.

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168. — CONTINUATION.

Riga, 14th August, 18—.

Mr. James Pixton, *London*.

Sir, — I confirm my last of the 10th inst. and am since deprived of your letters (2). Inclosed I send you an invoice of wheat, purchased for your account; the quality is extremely fine, and in consideration of this circumstance, I thought myself justifiable in exceeding your limits to a small extent.

To balance the amount of the invoice, I have this day drawn 400*l*., at two and a half months; and 350*l*. at three months, both to the order of C. L. M. Samuel and Co. which I hope will have due protection; as also a further draft of 500*l*. to my own order, against the shipment of timber, which I also hope, is long since in your hands (3). The prices of grain are noted at foot, and no alteration whatever has taken place. I am, Sir, your very obedient servant,

NATHAN LEVYSOHN.

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169. — ORDER TO PURCHASE RUM, ETC.

Leghorn, 14th April, 18 .

Messrs. Reid, Bell and Grant, *London*.

Gentlemen, — We have received your favour of the

(1) After a very stormy passage; dopo un viaggio assai procelloso. — (2) And am since deprived of your letters; dopo della quale sono privo di vostre lettere. — (3) Is long since in your hands; sia molto tempo in vostro potere.

17 ultimo, inclosing price-currents and particulars of the Indigo of the approaching East India Company's sale (1). We thank you for your attention but at present decline (2) making any purchases in this article, as we have already a sufficient stock, and the prospects of any advance in price are not favoruable. We beg you however to buy for our account: 1) 10 puncheons (3) Jamaica Rum 15 per cent over proof (4), provided you can put them, free on board, at 2*s*. 9*d*. per Gallon or under, but not a penny more (5). The flavour must be clean (6) and the colour as light as possible (7); 2) 20 Chests Cassia Lignea in 1 lb. bundles (8), not false packed, the pipes must be of thin bark (9) and of good colour; respecting the price we give you no limit, convinced that you will get it as low as possible; 3) 20 or 25 Hhds (10). Crushed sugar (11), if you can purchase a quality not inferior to our last parcel, at 40*s* per Cwt (12).

Please to ship these goods on board the Genoa packet, Cpt. Kidd, which we hope is already arrived in the Thames, as soon as possible.

No particular alteration has occurred, since our last, in the prices of our export articles, except in raw silk (3), for which there have been some purchases for French account, but without causing any advance. — We have sold one of your chests of Indigo, No. 67. at 5*s*; the amount, as per account sales, we have placed to

(1) Of the approaching East India Company's sale; della vicina vendita della compagnia delle Indie Orientali. — (2) But at present decline; ma al presente noi non intendiamo. — (3) 10 puncheons; dieci botti. — (4) 15 per cent over proof; quindici per cento sopra la debita forza. — (5) But not a penny more, ma non un soldo di più. — (6) The flavour must be clean; il sapore deve esserne gradito. — (7) The colour as light as possible; il colore trasparente più che sia possibile. — (8) 20 Chest Cassia Lignea in 1 lb. bundles; venti casse di cassia lignea in mazzetti d'una libbra. — (9) Of thin bark; di scorza sottile. — (10) Hhds; abbreviazione di Hogsheads — (11) Crushed sugar; zucchero pesto. — (12) To our last parcel at 40*s* per Cwt; alla nostra ultima partita a quaranta scellini per quintale. — (13) In raw silk; in seta greggia.

your credit. We remain, Gentlemen, your most obedient servants,

Scott, Naldi and Co.

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170. — answer.

London, 26th April, 18—.

Messrs. Scott, Naldi and Co., *Leghorn.*

Gentlemen, — We thank you for your esteemed favour af the 14th inst. inclosing us an account sale, of one chest of Indigo, and some orders which we have executed on terms that we hope will ensure (1) your satisfaction. The great preference in this market for Rums of brown colour, makes it at all times difficult to procure a parcel which is not slightly tinged (2), we have however succeeded in procuring at 3*s.* 6*d.* per Gallon, 10 puncheons Jamaica Rum, almost colourless (3), of excellent flavour, and averaging 18 per cent over proof, which of course brings the price under your limit. The Cassia Lignea is of good colour, small bundles, and well packed, and at the price of 5*l.* 15 per cwt.; this is lower than any hitherto shipped to your market. As there has been some briskness lately in Refined sugars and prices are looking up, it was impossible to execute your order for Crushed sugar in the market, but as we happened to hold 20 Hhds. of a quality equal to your last, which we had bought a month since, we have placed them to your account at 40*s.* per cwt. although for a similiar quality we must pay in the market 41*s.* per cwt. The whole of the goods as per Invoice and bill of lading, inclosed have been shipped in the Genoa

(1) That we hope will ensure; che speriamo ci assicurerà. — (2) A parcel which is not slightly tinged; una partita che non sia leggermente colorito. — (3) Almost colourless; quasi senza colore.

Packet, which we expect will sail in 5 or 6 days at farthest.

The East India Company's sale of Indigo finished three days ago and went off tolerably well (1), fine shipping qualities realising rather higher prices, the middling sorts (2) of which the sale principally consisted, supported the previous rates, and only a few of the inferior qualities selling a little lower. We annex price-currents and course of exchange and are, Gentlemen, your most obedient servants,

REID, BELL and GRANT.

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171. — STATE OF MARKETS.

New York, 1st November, 18 —.

Aldoph Schmidt, Esq., *London.*

Dear Sir. — Pursuant to your instructions, I called on Mr. John Blithe, when at Philadelphia, from which place I am but just returned. He told me he had effected sales of all your property that he had received from Mr. Schröder, which sales he forwarded to you per Electra on the 21st ult. I shewed him your instructions, in compliance with which, he paid me 1677 $^{7}/_{100}$ dollars, amount of sales, deducting interest on note till due, for which sum I gave him my account; the difference of exchange between this city and Philadelphia is 5 per cent., you therefore stand credited (3) by me for 1595 $^{21}/_{100}$ dollars; I shall appropriate this amount, in paying Mr. ——'s demand against your goods (4) yet in his possession. I mean to take them on Monday (5) next

(1) Went off tolerably well; riescì discretamente bene. — (2) The middling sorts; le qualità medie. — (3) You therefore stand credited by me; voi perciò siete accreditato da me. — (4) In paying Mr. ——'s demand against your goods; nel soddisfare la domanda di Mr. sulle vostre merci. — (5) I mean to take them on Monday; io penso di levarle nel lunedì.

though I am sorry to say, I know not what to do with them. Had I not pledged myself to receive them (1), I would not do so; as it is, I will do the best I can for your interest. The hosiery, which is the heaviest, must lie over till the spring (2); they would not now realise within 50 per cent. of their sterling cost (3); the hardware would not fetch (4) the cost; the glass-ware (5) considerably under. I have not yet made up my mind (6), but believe it will be most to your interest to take them on with me. The prints (7) I shall sell on account of what I have to pay: if I can sell the remainder at Charleston at a small sacrifice, I will; if not, I shall sell sufficient to pay my demands: the balance I will leave with a safe house (8); and if I can procure an advance on them, I will forward it to you. I would not remove the goods, but for reasons already assigned; added to which, I know your demands are pressing (9), and here I cannot obtain any advance whatever; sales cannot be effected, unless a credit be alloved, on which no guarantee can be obtained; and without that I will not sell, as I will not take any responsability on myself; at Charleston, I can procure a guarantee; and I think, on the whole, though a sacrifice must be made, it will by no means be so large there as here, and the proceeds certain. I shall write you from thence. I called on Mr. Schröder, who informed me that he had sold the property of yours in his hands, and transmitted account-sales to you, nor did he feel himself bound to give me

(1) Had I not pledged myself to receive them; se non mi fossi impegnato a riceverle. — (2) The hosiery (Hosiery; commercio di calze, guanti, colli, cravatte, borsellini, nastri, ecc., ecc.) which is the heaviest, must lie over till the spring; la calzetteria che ha il minor esito non sarà vendibile che alla primavera. — (3) Of their sterling cost; del loro costo primitivo. — (4) The hardware would not feteh; della chincaglieria non si ricaverà il costo. — (5) The glass-ware; gli oggetti di vetro. — (6) I have not yet made up my mind; io non mi sono ancora determinato. — (7) Theprints; le stoffe stampate. — (8) A safe house; una casa sicura. — (9) I know your demands are pressing; io so che le vostre domande sono incalzanti.

any further information on the subject. I of course retired (1). I have no opinion of him whatever (2). I shall transmit any remittances I may make on your account, through the house of F. and J. Laurent. You may rely on my best endeavours being exerted for your interest, and should I not succeed to the extent of our wishes, you will accept the will for the deed (3). I remain, dear Sir, your obedient humble servant,

W. Laurent.

COMMISSIONS FOR MACHINERY.

SIXTEENTH SERIES

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172. — REQUESTING LIST OF PRICES.

Milan, 3rd February, 18—.

Messrs. Prattle and Co., *Oldham.*

Gentlemen, — In reply to your circular of the 27th instant, I have no hesitation in saying that I could introduce your machinery to many of the first cotton manufacturies, of this country.

The most important circumstance however, is, that you must send me, such prices as will ensure its introduction, which when once known; will I am certain supersede (4) that, which is at present in use. You will therefore, not fail to let me have by return of post, your lowest terms for the following;

(1) I of course retired; io naturalmente mi ritirai. — (2) I have no opinion of him whatever; io non ho nessuna fiducia in lui. — (3) You will accept the will for the deed; vi accontenterete della buona intenzione in mancanza del fatto. — (4) I am certain will supersede; io sono certo che soppianterà.

Carding Engines (1), Trostles (4),
Slubbing Frames (2), Self Acting mules (5).
Roving Frames (3),

Mr. G. Giles, of Manchester, has also brought your house under my notice (6), and in deference to the personal esteem (7) I entertain towards that gentleman, and the very high manner he spoke of your establishment, induces me at once to open a correspondence with your firm. With reference to my commission, this will be a subject for subsequent consideration. I am, Gentlemen, with great respect, your most obedient servant,

G. Cavallini.

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173. — LIST OF PRICES FOR MACHINERY.

Oldham, 8th February, 18 –.

G. Cavallini, Esq., *Milano.*

Sir, — We beg to acknowledge the receipt of your esteemed favour of the 3rd instant, and feel much flattered at the preference which you give to our house, and also feel much indebted to our friend Mr. G. Giles for his kindness in introducing our firm to your consideration. We have therefore, the pleasure, to hand you the following list of our prices, being a trifle lower than any other house in the trade (8).

2 Slubbing frames, of 32 spindles (9), each... $10^{inc} \times 5^{inc}$
Bobbins (10), 3 rows of Rollers (11), double Cone

(1) Carding Engines, Cardo. (Attesa la somma difficoltà, e quasi direi impossibilità, di tradurre esattamente in italiano alcuni nomi tecnici delle macchine e sue parti, ho dovuto sopperire con nomi francesi; del resto è da ritenersi che il committente delle macchine abbia abbastanza cognizione da applicare egli stesso un nome italiano) — (2) Slubbing frames; Banc à Broches. — (3) Roving frames, Banc à Broches. (I Francesi adoperano lo stesso nome tanto per Roving frames che per Slubbing frames.) — (4) Trostles; continu. — (5) Self Acting trules; Selfactor. — (6) Under my notice; a mia cognizione. — (7) In deference to the personal esteem, etc.; a riguardo della stima personale, ecc. — (8) A trifle lower than any other house in the trade; a minor prezzo d'ogni altra casa in questo genere. — (9) Spindles; fusi. — (10) Bobbins; rocchetti. — (11) 3 Rows of Rollers; 3 linee di cilindri.

Drums (1), from our new patterns, single pressers (2) a . . . . . 40*s* per spindle
If with single centrifugal presser, extra 0 9*d* » »
If with double do do 1*s* 6*d* » »

2 Roving frames, of 96 spindles, each $7^{inc} \times 3^{inc}1/_2$ bobbins, 3 rows of Rollers, single pressers 19*s* 6*d* per spindle
If with single centrifugal pressers, extra 6*d* » »
If with double do do 1*s* » » »

4 Trostles, about 300 spindles each 2^{inc} lift (3) $2\ 3/_4$ distance, top and under clearers, 3 rows of Rollers driven by Bands . . . . . 6*s* 10*d* per spindle.

Packing in cases (4), and delivery in Liverpool 10 % extra.

From the above prices, we flatter ourselves that, they will ensure us the pleasure of your commissions, which we will not fail to execute in such a manner, as to merit the approbation of yourself and friends. We shall be glad, to allow 5 per cent upon all your commissions. Awaiting the pleasure of your early reply. We are, Sir, your most obedient servants,

J. Prattle and Co.

The weights packed in Cases will be as under.

Slubbing frames, about	55	cwts	each	1 cwt 112 lb. english
Roving frames,	do 60	do	do	
Trostles . . .	do 70	do	do	

(1) Double Cone Drums; tamburo a doppio cono. — (2) Single pressers; strettoio semplice. — (3) 2inches lift; 2 pollici d' alzata. — (4) Packing in cases; imballaggio in casse.

174. — ORDER FOR MACHINERY.

Milan, 14th February, 18—.

Messrs. J. Prattle and Co., *Oldham.*

Gentlemen, — I am in possession of your valued favour of the 8th instant, with list of prices; and after due consideration of same, I beg to transmit you a small commission by way of trial viz:

5 Hand Mules (1), of 360 spindles each 1 inc 1/4 distance
2 Self Acting Mules, of 300 spindles each.

You will please to execute this order, with the utmost possible despatch (2), and ship the same on board a steamer to Genoa first sending me invoice and bill of lading. You will be good enough, to make the necessary Insurance. You may draw upon me for the whole amount at whatever sight you please. I am, Gentlemen, your obedient servant,

G. CAVALLINI.

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175. — COMMISSION ON CREDIT.

Milan, 20th February, 18—.

Messrs. J. Prattle and Co., *Oldham.*

Gentlemen, — Since my last favour of the 14th inst., I have received a small order, for 3 Carding Machines, which I hesitated to accept (3); as my friend requires 6 months credit according to the system adopted by the Swiss houses (4). If you wish to entertain this matter (5),

(1) Hand Mules, o Mele Jenny. (Non si trova una parola corrispondente a questo Hand Mule.) — (2) With the utmost possible despatch; colla maggior sollecitudine possibile. — (3) Which I hesitated to accept; che io ho esitato ad accettare. — (4) According to the system adopted by the Swiss houses; secondo il sistema adottato dalle case svizzere. — (5) If you wish to entertain this matter; se voi desiderate accettare questa proposizione.

I can assure you of the respectability and high reputation of the person. I am, Gentlemen, your most obedient servant,

G. Cavallini.

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176. — CONSENT TO EXECUTE COMMISSION ON SECURITY OF BILL.

Oldham, 27th February, 18—.

G. Cavallini Esq., *Milan.*

Gentlemen, — We are favoured with yours of the 20th instant, containing a small order for 3 Carding Machines upon 6 months credit. As you are already aware, it is not our custom to give credit (1) for so long a period; but in deference to your recommendation (2) we have no objection to make this an exception to our rule, upon the party giving us a bill upon a London house at 6 months. Our usual conditions are as follows; one third of the amount on giving the order, and two thirds on receipt of invoice; packing and delivery at Liverpool 10 per cent, as stated in our former letter. We are, Sir, your most obliged, and obedient servants,

J. Prattle and Co.

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177. — INCLOSING BILL AND FURTHER ORDER.

Milan, 7th February, 18 -.

Messrs. Prattle and Co., *Oldham.*

Sir, — Your favour of the 27th ult., has duly come to hand, and having spoken this morning with Mr. Bian-

(1) It is not our custom to give credit; non è nostro costume il dare a credito. — (2) But in deference to your recommendation; ma in riguardo della vostra raccomandazione.

chi, the gentleman who requires the Carding Machines, he immediately gave me the required Bill which I now inclose. I have by this morning's post received an order from one of our largest Cottons Spinners (1), who, requires a small Engine of 6 horse power (2) with condensing apparatus (3), also a Multitubaler boiler (4), the best for sparing fuel (5); according to the experience of some of my friends who, have already adopted that boiler, and have found it very advantageous. I must beg your especial attention to this commission, which if executed in a satisfactory manner, will be but the beginning to many important orders. I am, Gentlemen, yours most respectfully,

G. Cavallini.

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178. — ACKNOWLEDGING RECEIPT OF BILL.

Oldham, 17th March, 18—.

G. Cavallini Esq., *Milan.*

Sir, — We have duly received your esteemed favour of the 7th instant, and beg to assure you that your order shall have our very best attention, and that every possible exertion on our part, shall be used to merit a continuation of your kind favours. With same favour, we found inclosed Mr. Bianchi's. bill, which we have paid into our bankers (6). Your commission of the 14th ultimo, is already in the hands of our workmen (7), and which we hope to have ready, as well, as the Carding

(1) One of the largest Cotton Spinners; uno dei più forti filatori di cotone. — (2) A small Engine of 6 horse power; una piccola macchina della forza di sei cavalli — (3) Condensing apparatus; condensatore. — (4) Multitubale boiler; bollitore o caldaia a molti tubi. — (5) The best for sparing fuel; la migliore per risparmiare combustibile. — (6) Paid into our bankers; pagata alle mani dei nostri banchieri. — (7) In the hands of our workmen; nelle mani dei nostri operai.

machines by the first week in April. We are, dear Sir, yours very respectfully,

J. Prattle and Co.

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179. — CONMPLAINING OF DELAY.

Milan, 25th May, 18—.

Messrs Prattle and Co., *Oldham.*

Gentlemen, — I have been anxiously waiting the arrival of my commissions of the 14th and 20th February and feel somewhat surprised (1) at this delay particularly as your letter of the 17th March stated they should be ready the first week in April, and upon the faith of this promise, I waited upon my correspondents and assured them; they should be in possession of the machinery at the latest the 10th of April. I assure you, this procrastination has occasioned me much annoyance with my friends; and therefore, entreat of you to facilitate their finish, and shipment without further loss of time; otherwise; it will materially weaken (2) their confidence if not entirely interrupt our correspondence. I am, Gentlemen, your obedient servant,

G. Cavallini.

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180. — ANSWER TO DITTO.

Oldham, 31st May, 18—.

G. Cavallini Esq., *Milan.*

Sir, — We sincerely regret to hear that you have been put to any annoyance (3) by your Correspondents in

(1) And feel somewhat surprised; e sono alquanto sorpreso. — (2) It will materially weaken; ciò indebolirà di molto. — (3) That you have been put to any annoyance; che abbiate avuto qualche dispiacere.

consequence of the unavoidable delay in the execution of your orders which has been occasioned by the strike of the men (1), in all the manufactories of this town; but we are happy to inform you, that, in a few days the machinery will be on its way to (2) Liverpool, so that yon may expect its arrived at Genoa on the 27th or 28th of next month. We hope to have the Engine and Multitubaler boiler finished about the 5th of July. We need scarcely add, that, every effort shall be put in force to execute all your commands with the utmost possible despatch in order to merit a continuation of your correspondence so auspiciously commenced. We are, Gentlemen, yours very respectfully,

J. Prattle and Co

SPECULATIONS IN COALS

SEVENTEENTH SERIES

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181. — ESTABLISHMENT OF A COAL DÊPOT.

Genoa, 24th January, 18—.

Messrs. A. Goodridge and Sons, *Leeds.*

Gentlemen, — I have now before me your esteemed (3) favour of the 4th instant and fully concur in the suggestions you offer (4), with regard to the establisment of a Coal Depôt at Genoa.

(1) By the strike of the men (La parola *strike*, che i Francesi traducono con *grève* e gl' Italiani *sciopro*, significa il fatto frequente in Inghilterra, che gli operai di una fabbrica si rifiutano di lavorare per malcontento prodotto o da diminuzione di salario o dal genere di lavoro ad essi imposto.); per il ritirarsi degli uomini. — (2) Will be on its way to Liverpool; sarà in viaggio per Liverpool. — (3) I have now before me your esteemed, etc.; ho ora sotto gli occhi la pregiata vostra, ecc. — (4) I fully concur in the suggestions you offer; io pienamente convengo in quanto voi mi suggerite.

The satisfactory news that daily arrives from Vienna, and other places leaves no doubt of the re-establishment of peace, and consequently renewed animation in business, as well as a great reduction in the prices of freight (1), which induces me to look forward (2) to a prosperous issue of our speculation. I am happy to inform you that, I have already in hand commissions from several steam Packet Companies; and in daily expectation of orders, to supply the Gas Companies of Piedmont, Lombardy and Venetian States, independent of many private Establishments. The most important circumstance therefore, is; at once to put yourself in communication (3) with Mr. J. Jones of Newcastle, in order to ascertain his lowest prices for shipment and other particulars for our guidance. Awaiting the pleasure of your reply I am, Gentlemen, your most obedient servant,

C. Camillio.

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184. — ANSWER TO DITTO.

Leeds, 17th February, 18—.

C. Camillo Esq., *Genoa.*

Sir, — We are in possession of your kind favour of the 24th January, and feel much pleasure in observing your ready concurrence to the immediate establishment of our Coal Depôt. I have no hesitation in saying that, we should be able to supply (4) the different Steam Boat Companies, Manufactures and others, with coal at such a price, as to render a saving (5) of at least 15 or

(1) Price of freights; prezzo dei noli. — (2) Which induces me to look forward; ciò che mi induce a prevedere. — (3) To put yourself in communication; a mettervi in communicazione. — (4) To supply; di somministrare. — (5) To render a saving; da procurare il risparmio.

20 per cent. Immediately upon the receipt of your letter, I at once wrote to Mr. J. Jones, and now inclose copy of that gentlemen's letter which I am sure you will admit, is most satisfactory as regards the prices therein setforth.

With reference to the establishment of peace, there seems to be no doubt consequently; I expect that we shall have plenty of ships (1) at our disposition in the course of a very few weeks, which were under contract to the government (2) for the conveyance of provisions to the Crimea; however, it would not be prudent to wait too long for this event, but grasp the first opportunity (3) of entering into an agreement with the underwriters, of a vessel adapted for our purpose. There is already symptoms of a fall in the prices of freights. You may be sure we shall watch with great attention the course of circumstances. We are, Sir, your most obedient servants,

A. Goodridge and Sons.

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183. — VESSEL CHARTERED FOR CARGO OF COALS.

Leeds, 25th March, 18—.

C. Camillo Esq. *Genoa.*

Sir, — The prices of coals and freightage having within the last few days made another downward step (4), and the Brig, Emily, of 200 tons being offered to me (5) upon very reasonable terms I immediately closed with the underwriters (6) and will in a few days despatch her to Newcastle-upon-Tyne for a cargo of coals on our

(1) Plenty of ships; una quantità di vascelli. — (2) Which were under contract to the government; che erano in trattativa col governo. — (3) But grasp the first opportunity; ma afferrare la prima occasione. — (4) Downward step; passo retrogrado. — (5) Being offered to me; venendomi offerto. — (6) I immediately closed with the underwriters; io strinsi subito (il contratto) cogli assicuratori.

joint-account. I have thought it better that this cargo should consist of what is here called Peltou Nuts (1) which produces a greater quantity of Gas with a smaller quantity of coal than any other quality, thereby rendering an important saving as regards Gas Companies. We have another quality of coal which is termed Pelau small or Townley Maine small (2) well adapted for heating furnaces (3), but this can be regulated according to the nature of your commissions. It will be as well if you can employ the vessel with a return cargo which I believe might be done by sending her to Naples or some other port for corn, wood rice, etc. We are, Sir, your most obedient servants,

A. Goodridge and Sons.

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184. — ANSWER TO DITTO.

Genoa, 6th April, 18—.

Messrs. A. Goodridge and Sons, *Leeds.*

Gentlemen, — I am in receipt of your letter of 25th March, and am glad to perceive that, you have chartered (4) the brig Emily and intend sending me your first cargo of coals on joint account. I have much pleasure to inform you that, the Depôt is now complete, and that, I have already in hand commissions (5) for 600 tons, and there is no doubt of others coming in before the end of the present week. Provided the prices continue as named at the foot of your last favour, there

(1) Pellou Nuts; carbon fossile. (Con questo nome distinguesi la qualità del carbon fossile che viene di preferenza adoperato per l'estrazione del gas illuminante, e per l'alimentazione delle macchine a vapore. — (2) Pelau small or Townly Maine small: con questo nome si distingue la qualità del carbon fossile che vien consumato nelle officine metallurgiche.) — (3) Heating furnaces; per riscaldar fornaci. — (4) That you have chartered; che avete noleggiato. — (5) I have already in hand commissions; io ho già in mano degli ordini.

can be no, danger in making purchases to almost any quantity. Relying on your prudence and care to do the best you can for our mutual interest. Believe me, Gentlemen, your obliged and obedient servant,

C. Camillo.

CONSIGNMENTS OF WOOL (1).

EIGHTEENTH SERIES

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185. — CONSIGNMENTS OF WOOL

Hamburgh, 12th May, 18—.

Messrs. Francis Lupton and Co., *London.*

Gentlemen, — By the Thought, Captain John Sinclair, we are shipping to your consignment fifty bags of Saxony wool, on our own account, on which we hereby (2) request you will be so good as to effect a conditional insurance to the amount of 2000*l.* On the shipment being completed, we will furnish you with bill of lading and invoice, and state the value of each bag, for endorsement (3) on the policy.

We hope these wools will arrive at a good market, and encourage us to continue our speculations in this article, the present being our first essay therein (4).

You will please to observe, that this consignment will consist of an assortment of Electoral, Saxony, first and second qualities, and some locks (5). We will thank you, on receipt of this, to give us all the information in your power on the subject, and to furnish us with

(1) Wool; lana. — (2) We hereby; con questa. — (3) For endorsement; per farne eseguire annotazione sulla polizza. — (4) The present being our first essay therein; essendo questo il primo nostro tentativo in tale genere. — (5) And some locks; e di alcuni fiocchi (di lana).

quotations of your present prices. We remain, very sincerely, Gentlemen, your obedient humble servants,

FELDHEIM and SONS.

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186. — PRICES OF WOOL.

London, 12th May, 18—.

Messrs. Feldheim and Sons, *Hamburgh.*

Gentlemen, — In reply to your esteemed favour of the 12th instant, we beg to thank you, in the first place, for your kind consideration in making us the consignment of the fifty bags of Saxony wool per Thought, Sinclair. Conformably to your directions, we have insured them provisionally in the sum of 2000*l.* at 7*s.* per cent.; and on receipt of invoice and bill of lading, shall be ready to accept your drafts for two-thirds the amount of the former, should you feel disposed to value on us at usance for the same.

Our market is not at present overstocked with Saxony wools, and sales are pretty brisk, at remunerating prices, say — Electoral, at 6*s.* 6*d.* to 8*s.* 6*d.*; first Saxon, 5*s.* to 6*s.*; second ditto, 3*s.* 6*d.* to 4*s.* 9*d.*; locks, 2*s.* to 3*s.* 6*d.*; and in fleece, 1*s.* 3*d.* to 3*s.*; lamb's wool, 2*s.* to 5*s.* per lb. Nor do we anticipate any great deterioration or amelioration (1), so that, in your further speculations, we think you may safely calculate (2) on the above quotations; but, of course, it will depend entirely, on the quality, whether we shall be enabled to obtain the higher prices above given.

(1) Nor do we anticipate any great deterioration or amelioration; nemmeno prevediamo alcun peggioramento nè miglioramento sensibile. — (2) We think you may safely calculate; noi crediamo che possiate calcolare con certezza.

Repeating our thanks, we are, with great esteem, Gentlemen, your obedient humble servants,

FRANCIS LUPTON and Co.

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187. — ACCOUNT-SALES OF WOOL.

London, 10th April, 18—.

Messrs. William Roberts and Co. *Bilboa.*

Gentlemen, — Inclosed, we beg leave to wait on you with the account-sales of your fifty bags of Spanish wool, received by the Gratitude, Captain T. Rowe, nett proceeds of 1228*l.* 11*s.* 6*d.* to your credit, in account current. You will perceive that, for the thirty-four bags, first quality, we were so fortunate as to obtain 3*s.* 6*d.* per lb.; for the eleven ditto, second quality, 2*s.* 3*d.*; and for the remaining five, of the third quality, 2*s.*, which we consider very excellent prices, and we assure you, it was not without considerable difficulty and much negotiation, that we obtained them.

We have no doubt you will approve of these sales; indeed, so well pleased are we with the result (1), and the probability of having it in our power to place a similar assortment at the same prices, that, should no rise have taken place with you (2), we will gladly join you in the purchase of 100 bags, to be shipped in moieties (3) by two different vessels, to sail about a month apart.

The usual credit on wool is eight months, with a month for delivery: 5 per $_0/^0$ discount for cash (4); 2 ½ per cent. at four months. We have charged the usual *del credere* of 2 per cent. If you wish us to allow the di-

(1) So well pleased are we with the result; noi siamo talmente soddisfatti del risultato. — (2) That should no rise have taken place; che se non fosse aumento nella vostra piazza. — (3) To be shipped in moieties; da caricarsi per metà. — (4) Discount for cash; di sconto per valuta.

scount, as above stated, please to inform us per return of mail, We are. etc.

THOMAS GOUNE and Co.

LETTERS RESPECTING SOLVENCY

NINETEENTH SERIES

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188. — TO REQUEST INFORMATION.

London, 6th June, 18—.

T. Cookson Esq., *Birmingham.*

Sir, — Messrs Redcliffe and Co. of your town, having in their circular referred to your firm, I beg to request the favour of some information concerning the respectability and solvency (1) of the said gentlemen.

I deem it expedient (2) to add that I shall consider your reply a confidential communication, and that you may rely on my secrecy on this occasion.

Apologising for the trouble I venture to occasion you (3), and tendering in advance (4) my best thanks, I have but to subscribe myself, Sir, your humble obedient servant,

J. SHIELD.

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189. — RESPECTING THE PECUNIARY RESOURCES OF A HOUSE.

London, 4th February, 18—.

Messrs L. M. Chanson and Co., *Paris.*

Sir, — You will do me a great favour by furnishing

(1) Solvency; solidità, oppure solvibilità. — (2) I deem it expedient; stimo poi conveniente. — (3) I venture to occasion you; che ardisco recarvi. — (4) And tendering in advance; e porgendovi in anticipazione.

me with information respecting the house designated at foot (1), who invite me to enter into a connexion with them upon credit. I shall, therefore, feel under great obligation if you will confidentially advice me respecting their pecuniary resources, their mode of doing business, and the general reputation they enjoy among your neighbours and correspondents. You may fully rely on my discretion (2) and begging you will kindly excuse the trouble I am giving you, I remain, Sir, your very obedient servant,

J. F. Markson.

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190. — on a similar subject.

London, 4th January, 18—.

Mr. L, Denier, *Brussels.*

Sir, — The present critical circumstances and the tottering state of our money matters filling our minds with apprehension (3), we take the liberty to apply to you with the request to let us know your opinion concerning the houses (4) noted at foot, assuring you that you may fully rely on our greatest discretion. We are, Sir, your most obedient servants,

T. Pierson and Brothers.

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(1) The house designated at foot; la casa qui sotto indicata. — (2) You may fully rely on my discretion; voi potete riposare pienamente sulla mia segretezza. — (3) The tottering state of our money matters filling our minds with apprehension; l'incerto stato dei nostri conti o dei nostri crediti riempiendo il nostro animo di timore. — (4) Concerning the houses; sul conto delle case.

191. — ON THE EXECUTION OF AN ORDER.

Sheffield, 14th October, 18—.

Messrs. F. Thomason and Co., *Birmingham.*

Gentlemen, — The house of Pierson and Boodale of Liverpool have lately sent us an order for some goods suitable to the South-American Markets, and referred us to your respectable firm in testimony of their solidity, but, as we have not had the pleasure of doing business with them (1), we wish, before we part with the goods (2), to learn your opinion, and shall be much obliged if you will favour us with it at your earliest convenience (3). The value is about 400*l.* We remain, respectfully, Sir, your obedient humble servants,

FISCHER and Co.

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192. — ON THE STABILITY OF HOUSES INVOLVED IN A RECENT FAILURE.

Bremen, 1st July 18—.

Messrs. Mellisk and Hopkinson, *London.*

Gentlemen, — The caution prescribed by the critical state of trade (4) for some months past, and the late heavy failures (5) in your city, will we trust excuse our troubling you for information concerning the undermentioned (6), who, we understand, are all more or less connected with the firm of Hilbers James and Co., and deeply interested (7) as creditors on their estate. Your

(1) Of doing business with them; di combinar affari con essi. — (2) Before we part with the goods; prima di spedirle le merci. — (3) At your earliest convenience; il più presto che vi sia possibile. — (4) The caution prescribed by the critical state of trade; le precauzioni volute dallo stato critico del commercio. — (5) The late heavy failures; i recenti gravi fallimenti. — (6) The undermentioned houses; le case sotto notate. — (7) Deeply interested; seriamente compromesso.

early opinion respecting them will much oblige your obedient servants,

TIARKS and VAN BUREN.

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193. — ANSWER TO N.° 188.

Birmingham, 17th June, 18—.

J. Shield Esq., *London.*

Sir, — In reply to your esteemed favour bearing date the 6th inst., I beg to acquaint you that I have made all due inquiry (1) concerning Messrs Redcliffe and Co.

I have much gratification in announcing (2) that both their respectability and solvency are perfectly satisfactory, that they are considered first-rate merchants (3), and that you may safely form a connexion with them.

I shall at all times feel much pleasure in being of any use to you, and I have to request you will freely dispose of my services here. Yours truly,

J. COOKSON.

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194. — ANSWER TO N.° 189.

Paris, 7th February, 18—.

Mr. J. F. Markson, *London.*

Sir, — We hasten to apprize you, that the house mentioned in yours of 4th inst. is every day expected to stop payment (4); since the late bankruptcy of C. and D. they labour under great difficulties (5), and though they leave no means untried to keep on their legs (6),

(1) That I have made all due enquiry; che ho preso tutte le necessarie informazioni. — (2) In announcing; nell'annunziarvi. — (3) First-rate merchants; negozianti di prima classe. — (4) To stop payment; sospendere i pagamenti. — (5) They labour under great difficulties; essi si dibattono fra grandi strettezze. — (6) To keep on their legs; per reggersi in piedi.

they will not be able to stand their ground (1). Nevertheless we should ourselves not be averse from helping them to get clear again (2); if the chief partners were not known to be unfair and shuffling men of business (3), with whom we have ceased all connexion for more than a twelvemonth. We beg however you will avail yourselves of this secret communication with the utmost discretion and not to our detriment (4). We are, etc.

CHANSON and Co.

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195. — ANSWER TO N.° 191.

Birmingham, 16th October, 18—.

Messrs. A. Fischer and Co. *Sheffield.*

Gentlemen, — We know very little of the house of P. and B. mentioned in your letter of 14th inst. Our traveller made their acquaintance last year when at Liverpool, and sold them a parcel of goods, to the value of 150*l.*, for which they paid cash. They have several times since sent us small orders none of which ever exceeded 120*l.*, and always paid regularly. From some inquiries we made before delivery on credit (5), we learned that they were a young house (6), stood very respectably (7), but were not supposed to be rich. We have had no scruple (8) in supplying their wants hi-

(1) They will not be able to stand their ground; essi non saranno in grado di sostenersi. — (2) We should ourselves not be averse from helping them to get clear again; noi stessi non saremmo lontani d'aiutarli a sortire d'imbarazzo. — (3) Were not known to be unfair and shuffling men of business; non fossero conosciuti come uomini d'affari di poca buona fede e sincerità. — (4) And not to our detriment; e non a nostro pregiudizio. — (5) We made before delivery on credit; da noi fatte prima di venderle a respiro. — (6) They were a young house; che essa era una casa recente o nuova. — (7) Stood very respectably; godeva buonissima riputazione. — (8) We have no scruple; noi non avremmo avuto difficoltà.

therto, but should hesitate (1) at giving them credit to any considerable extent, say 5 — 600*l.*, without further information. In communicating these particulars we rely on your discretion, and remain Gentlemen, your most obedient servants,

F. Thomason and Co.

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196. — answer to n.° 192.

London, 8th July, 18—.

Messrs. Tiarks and van Buren, *Bremen*

Gentlemen, — We regret the unfavourable nature of the communication that we have to make in reply to your inquiry. Of the four houses mentioned in your list, two have already announced their inability to fulfil their engagements (2), one is much talked about (3), and the other, although it may succeed in getting over the present difficulties (4), will by no means find it an easy matter (5) to recover its former credit. If any services of ours at this unfortunate conjuncture should be useful to you, we beg you will avail yourselves of them without ceremony. We are with great esteem, Gentlemen, your most obedient servants,

Mellish and Hopkinson.

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(1) But should hesitate; ma esiteremmo. — (2) To fulfil their engagements; a dar passo ai loro impegni. — (3) One is much talked about; di una se ne discorre assai. — (4) In getting over their present difficulties; nel superare le presenti difficoltà. — (5) Will by no means find it an easy matter; non troverà certamente facile cosa.

GENERAL BUSINESS

TWENTIETH SERIES

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197. — RECOMMENDATION, GOODS NOT YET LANDED.

Kœnigsberg, 5th January, 18—.

Abraham Meyer, Esq. *London.*

Sir, — We are very much indebted to our friend, Mr. P. Salomons, for recommending us to your worthy house, and, in reply to your favour of 1st., beg to say, that we have taken due notice of the shipment you have addressed to us for account of Mr. Behrends, as also of your directions concerning the delivery of the goods (1), as well as the credit we are to give (2) that gentleman on account of them.

Thanking you for this kind proof of your confidence, we beg leave to assure you, that we shall act strictly according to your instructions; and we shall likewise use our best endeavours to promote the interest of Mr. Behrends, in any way that may be in our power.

We are already enabled to announce the safe arrival of our said friend with the goods in question. We have had the pleasure of seeing him, and have come to an understanding with him concerning your wishes and intentions.

We are not prepared at present to say more (3) upon this subject, because the goods are not yet landed; and Mr. Behrends having arrived only yesterday, has not had time to do any thing in the matter. In a few days you shall hear from us again (4), when we expect to

(1) The delivery of the goods; il rilascio delle merci. — (2) As well as the credit we are to give; non che del credito che dovremo fare a. — (3) We are not prepared to say more; noi non siamo disposti a dire di più. — (4) You shall hear from us again; avrete di nuovo nostre notizie.

give you more circumstantial advices. The insurance against fire shall be attended to, as soon as the goods are discharged from the ship.

We shall be extremely pleased, if this first transaction between us, the result of which will give you the best proof of our attention to our friend's interests, should lead to a permanent, and reciprocally useful and agreable correspondence, to cultivate which nothing shall be wanting on our parts.

Our trade is not very animated; there is but little demand for manufactured goods, or colonial produce. The prices of the former cannot be noted with any accuracy, since they depend so much upon the quality. Of the latter, we inclose a price-current, to which we refer, and are, with the greatest respect, Sir, your most obedient humble servants,

TOUSSAINT and Co.

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198. — CONSIGNMENT OF QUILLS (1).

Kœnigsberg, 25th August, 18—.

Abraham Meyer, Esq. *London.*

Dear Sir, — I am in possession of your kind letter of the 10th inst., handing me my account-current, shewing a balance, on the 1st of this month, of 1038*l.* 16*s.* 3*d.* in your favour. The account is quite correct, and I carry forward (2) the balance in conformity. Against this balance you will, I trust, have received, ere this, a remittance of 332*l.* 11*s.* 6*d.*, through the medium of our friends, Messrs. Toussaint and Co.; and I have placed in their hands a further sum of 4,200 rix dollars, Prussian currency, to be remitted to you as soon as the exchange becomes a little more favourable.

(1) Quills; penne (d'oca). — (2) I carry forward; e ne trasporto.

By next post, Messrs. Toussaint and Co. will hand you a bill of lading of a small assortment of goose quills, which I have purchased, and instructed them to ship to your address for my account. At foot you have the invoice, wherein I have inserted the lowest prices at which I should wish them to be sold, and which I do not in the least doubt you will realize, these being summer goods, and very dry. Besides, the weight is Berlin (1), which you will please to note in effecting sales, as there is a difference of several pounds per cent. between it and the English weight in favour of the former; therefore I feel confident you will obtain *at least*, the prices stipulated; and as soon as I find that this small parcel answers my expectations, I will make you consignments of some considerable quantity. Please to insure the quills for 130*l*,

With regard to the goods in the hands of Messrs. G. V. Branding and Son, at Gothenberg, I am much surprised at the negligence of that firm, in giving no reply to the letter which you wrote to them three months ago, when I was in London. I must request the favour of your writing to them once more, to desire them to use their best endeavours to dispose of the goods, if it be only at cost price (2), to put a stop to the expenses (3) which are already so considerable on this unfortunate consignment. If they find it out of their power to sell, even on these terms, let them send the goods to the address of our friends, T. and Co., here, where I hope to be more successful, and may, perhaps, realize a tolerable profit. It is truly vexatious (4), that so small a parcel of goods should remain on hand a whole twelvemonth (5).

I now beg to trouble you with a small order, as par-

(1) The weight is Berlin; il peso è di Berlino. — (2) If it be only at cost price; fosse pure anche al solo prezzo di costo. — (3) To put a stop to the expenses; per por fine alle spese. — (4) It is truly vexatious; è veramente fastidioso. — (5) A whole twelvemonth; dodici intieri mesi.

ticularised at foot, and I shall esteem your kind and particular attention to its execution as a mark of personal regard. Believe me, always, dear Sir, yours very faithfully,

W. Behrends.

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199. — ORDERS FOR SUNDRIES.

Kœnigsberg, 8th September, 18—.

Abraham Meyer, Esq. *London.*

Dear Sir, — Since I had last the pleasure of writing a few lines to you, on the 25th ult., I have been favoured with your letter of the 16th of that month, the contents of which I duly note.

Messrs. Toussaint and Co., will this day remit you 500*l.* on my account, for which you will please to credit me; another considerable remittance will follow in a few days.

I am anxious to know the result of the little speculation in quills, having lately been tempted to make further purchases on very favourable terms; but I deemed it better to lose the chance of this opportunity (1) than to be working in the dark (2).

I am much gratified by your sentiments of friendship and esteem, and I trust that you will have no reason ever to think less favourably, than you now are kind enough to do, of my integrity and correctness in matters of business.

The small order contained in my last has, I have no doubt, received your immediate attention, and I may shortly expect the invoice and bill of lading.

(1) To lose the chance of this opportunity; di perdere la fortuna di quest'occasione. — (2) Than to be working in the dark; che lavorare all'oscuro.

Have the goodness to insure the amount of the former, with 10 per cent, imaginary profit.

At foot I mention a few articles, which I should be glad to have sent, in addition to those formerly ordered from Abrahams and Son, and which I imagine must be nearly ready by this time. Please to insure the whole of their invoice, with 10 per cent. added for profit.

I hope that you will not forget me, should it be in your power to procure any commissions for me from your friends; and you may rely on all occasions on my most strenuous efforts being used to do credit to your recommendation; a course, indeed, which is dictated by common prudence and the natural desire to extend one's connexion (1).

A cargo of coffee, sugar, and indigo, would, I think, answer very well, as our prices for these articles always rise very much in the winter. On this subject, however, I have written more at length to our common friend, Adoph Schmidt, from whom you may obtain further information, should you desire it. I am, ect.

W. Behrends.

DIVIDING COMMISSION

TWENTY FIRST SERIES

—

300. — AGREEMENT FOR DIVISION OF COMMISSION.

Liverpool, 7th May, 18—.

Thos. Trelvar, Esq. *London.*

Sir, — Having recently received various orders from your agent at Cadiz, for the purchase and shipment

(1) To extend one's connexion; di estendere le proprie relazioni.

of sundry articles of British manufacture, I should be glad to be informed what agreement exists between you and him as to commission; whether if, as I suppose you allow him a part of it (1), I am to credit him or you for such and what proportion; for, as it is understood between you and myself, that we reciprocally allow one-half of the commission charged on invoices and account-sales, if I am to allow you a moiety of my charge on these purchases ordered by Mr. Robinson, it is clear (2) I cannot make any division with that gentleman without sacrificing my own interests. Pray explain how it is to be, for my government. And believe me, ever, Sir, your very devoted humble servant,

JOHN ADAMS.

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301. — DIVISION OF COMMISSION.

London, 10th May, 18—.

John Adams, Esq. *Liverpool.*

Sir, — Respecting the orders for goods which you have received from my agent at Cadiz, Mr. Robinson, permit me to state, that, when in Spain and Portugal, I desired all my correspondents to address any orders they might require to be executed at Liverpool direct to you, with a view to save time and postage; therefore you must consider those orders as coming from or through me, and, such being the case, I am entitled, by our agreement (3), to half your commission. At the same time, it is understood between Mr. Robinson and myself, that he is to have a moiety of the commission on all goods bought and shipped by his orders. It certainly did not occur to me, at the time (4), to make

(1) If as I suppose you allow him, a part of it; se, come io suppongo, ne accordate una parte a lui. — (2) It is clear; è evidente. — (3) By our agreement; secondo il nostro accordo. — (4) It certainly did not occur to me, at the time; certamente non mi risovvenne al momento.

any provision for cases like the present, where the order is executed by a third party (1); but I consider it as most reasonable and equitable, that the commission should be divided in thirds between all parties concerned, since it would doubtless be very unreasonable and unjust, that, after having undergone the fatigue, and incurred the expense of travelling to and from and through these countries (2), I should be deprived of all benefit from the emoluments accruing from my exertions (3).

I feel confidente that Mr. Robinson will have no objection to this equitable adjustment, and, I have little doubt, that you will as readily agree to it; therefore, I conclude with assuring you of my earnest desire to make every thing agreeable and profitable to all parties interested. I remain, most truly, etc.

THOMAS TRELVAR.

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302. — AGREEMENT FOR DIVISION OF COMMISSION.

London, 14th May, 18—.

John Adams, Esq. *Liverpool.*

Sir, — Since I wrote to you on the 10th, I am without any of your esteemed favours, and therefore take your silence for consent to my proposition, respecting the division of your commission on goods ordered by Mr. Robinson of Cadiz. I have now, in reference to the same subject, to inform you, that my friend, Mr. Rumos, of Rio de Janeiro, has shipped to your address some cotton on his own account, and some coffee on

(1) By a third party; da una terza persona. — (2) After having undergone the fatigue, and incurred the expense of travelling to and from and through those countries; dopo aver sopportata la fatica e sostenuto le spese di viaggio di andata e ritorno, e di traversare quei paesi. — (3) Accruing from my exertions; risultante dai miei sforzi.

account of Mr. Dias Santos of Lisbon, as you will perceive by his letter of the 10th March, which is inclosed, having been left open for my perusal (1). You will please to note that I do not allow either of those gentlemen any share of my commission; consequently, when you furnished them sales, you will be so good as to credit me with a full moiety, since it is in consequence of my recommendation that they made you these consignments, which will most probably, be followed by others; a circumstance that will afford me great pleasure (2), as well on your account as my own. Believe me, etc.

THOMAS TRELVAR.

REPORTS OF MARKETS

TWENTY SECOND SERIES

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303. — PECULIARITIES OF TRADE AT GALLATZ.

Gallatz, Ibrail, } 1-13 August, 18- .

Messrs. Merivale and Bohte, *London.*

Gentlemen, — We are approaching the season in which the products of this country assume the most importance (3), and which is so much the greater this year, from the lamentable deficiency of our last crops (4) being so abundantly compensated by the bounty of heaven (5) on our present harvest (6).

Consequently, we deem it our duty to inform you of

(1) Having been left open for my perusal; che fu lasciata aperta affinchè io la leggessi. — (2) That will afford me great pleasure; che mi recherà gran piacere. — (3) Assume the most importance; diventa di molta importanza. — (4) Of our last crops; della nostra ultima raccolta. — (5) By the bounty of heaven; dalla generosità del cielo. — (6) Harvest; raccolta.

the state of our market, in order that you may take advantage of the low prices of all our export articles; not doubting that the considerable demand to be expected from our produce, will influence our import trade also, and impart to it more activity.

Our *agricultural products* form the principal branch of our commerce; and in a year of abundance, like the present, we can export to the extent of 1000 cargoes of moderate tonnage.

Although the *hard wheats* (1) of Moldavia are equal, in several respects, to those of New Russia, and the soft decriptions, principally the growth (2) of Wallachia, improve from year to year still we cannot state them to be of prime qualities.

Wallachia alone is capable of exporting annually 500 cargoes, and even more, of this class of agricultural produce. Purchases have been made on delivery which, on the quay (3) of Ibrail, come to about 50 piastres of Bucharest per kilo of Ibrail, equal to about 400 ocche (4).

We have already some parcels of *barley* at market, the price of which, on board, is estimated at 36 piastres of Bucharest per kilo above-mentioned.

Rye is to be had at about 10 to 12 piastres less than the soft wheat. Millet (5), and especially maize (6), promises a superabundant crop, and consequently, low prices; but which, however, we cannot at present quote with any certainty. The same observations apply to beans (7) and lentils (8). The culture of oats (9) is totally neglected in this country.

Subjoined, we hand you details respecting the weights, measures, etc. of Gallatz, Ibrail, and Bucharest, and shall continue to quote our prices in the money of Bucharest, unless we especially name that of Gallatz (10).

(1) Hard wheats; grani duri. — (2) The growth; quelli dei terreni di Valacchia. — (3) The quay; la ripa. — (4) Occa, o oca; peso turco. — (5) Millet; miglio. — (6) Maize; grano turco. — (7) Beans; fave. — (8) Lentils; lenti. — (9) Oats; avena. — (10) Vedi il Vocabolario Tecnico.

Linseed (1) is exported in only small quantities, because the cultivation of the oily seeds has as yet made very little progress, having been but recently introduced by some of the farmers (2). The price varies from 60 to 80 piastres per 100 ocche.

Moldavia produces a good quality of ordinary *wool*, two thirds white and one third black and grey, with a little Cigaja; in about 500,000 to 600,000 ocche.

Wallachia produces but little, and that of ordinary quality, which is found mixed with the Cigaja wool, the agregate of which (3) is estimated at about five or six millions of ocche.

The price of *white wools*, of quite ordinary quality, has varied this year from 145 to 160 piastres per occa. Cigaja wool was bought at first at 3 piastres per occa, one moiety being paid in anticipation at the place of growth; subsequently the price went down to 2 1/4 piastres per occa, and again advanced to 2 3/4 per occa, deliverable at Ibrail. This wool is grown in the environs of Ibrail, where the quality is superior to that of the wool of the neighbouring provinces, and particulary to that of Wallachia Minor, which fetches (4) only 1 1/2 to 2 piastres per occa. The wools are bought unwashed (5); and the purchaser has the washing performed at his own expense. We refrain from entering more into detail on this article, the season for it having gone by.

Sheep skins (6). It is the custom to kill, between Easter and Whitsuntide, those sheep the skins of which are intended for exportation; the major part of these skins are sent to Galicia and Germany.

Those most esteemed are the black, the very choice qualities of which fetched, this year, 375 to 400 pia-

(1) Linseed; seme di lino. — (2) Farmers; affittajuoli ed anche agricoltori. — (3) The agregate of which; il cui totale. — (4) Which fetches; che vale. — (5) Unwashed; sucida. — (6) Sheep skins; pelli di pecora.

stres per 100 skins. The white 250 to 275 piastres per 100 skins.

Hare skins were formerly an article exported in considerable quantities for the Leipsic fair, and for France; but since the price has been so much depressed, the chase (1) of the hare has been neglected, and there is not now one third of the former quantity for sale. The winter is the season for purchasing this article.

Bullocks' hides (2). These provinces are infinitely rich in cattle, which are either driven to the neighbouring countries, or are fattened (3) and killed for the tallow and hides. The hides come to market principally salted (4), and are exported to Austria or Turkey. The cattle are killed in autumn; in the mean time the prices are not fixed, but that of 55 to 60 piastres is mentioned for a pair of bullock's hides, or three calves hides.

Tallow is prepared here of a quality called *Tscherwisch* which is in great request for Turkey, where it is used for culinary purposes (5) in lieu of butter; about one third is ordinary tallow; consequently it is not a perfect quality. It is usually sewn (6) up in bulls' hides, and sold together with the head and horns. However, ordinary tallow can be bought on delivery, in the same hides of good quality; or it can be had in barrels at the price of two piastres per occa; two thirds of Tscherwish and one third of ordinary quality are worth 1 2/4 to 7/8 piastres per occa.

In Moldavia, this grease is subject to an export duty of half a piaster per occa. In Wallachia the exportation of tallow is permitted only where the farmer of the monopoly of candles is sufficiently supplied; which will, no doubt, be the case this year; when the export duty will not exceed 3 per cent.

(1) The chase; la caccia. — (2) Bullocks' hides; pelli di bue. — (3) Fattened; ingrassati. — (4) Salted; salati. — (5) For culinary purpose; per uso di cucina. — (6) Sewn; cuciti.

Of *Wax* (1) our home consumption is considerable, insomuch that last year we were under the necessity of importing this article.

This year, in consequence of the quantity promising to be very abundant, we expect tolerably low prices. Sales on delivery are effected at present at 10 1/2 to 10 5/8 piastres per occa. According to appearances, we shall have plenty of honey this year, and at low prices.

The *Tobaccos* of these provinces are, with few exceptions, of very inferior quality, although the soil is favourable to their culture, We export only to Turkey, where they mix our tobacco with that of their own growth, and it is from that country that we receive in exchange the fine qualities. The crop bids fair to be excellent (2), but the prices are not yet fixed.

Cantharides are purchased in Moldavia up to 1 sequin per occa, and in Wallachia at 25 piastres per occa; but they are of rather inferior quality, from being generally salted.

Hog's bristles (3) are cropped in winter, and are principally exported to Germany. Parties have commenced some time ago to make purchases on delivery, with payment in advance, as is the custom with us, in the products of the country. The prices is 17 to 18 piastres per occa, in their rough (4) state, unassorted.

Isinglass (5) varies from 55 to 75 piastres per occa, according to quality, The quality is not superior.

We have some mines of *rock salt* (6), which are farmed out by our government every three years, without restrictions as to working them. The price is fixed at 2/3 florins fr. Auguste per 1000 ocche, duty free. The importation and transmit of this article are alike prohibited.

(1) Wax; cera. — (2) The crop bids fair, to be excellent; la raccolta si presenta molto bene. — (3) Hog's bristles; setole di porco. — (4) Rough; naturale. — (5) Isinglass; colla di pesce. — (6) Rock salt, sale di rôcca.

Barilla is an article of exportation to the Levant; the price is 25 to 30 piastres, per cantaro of ocche.

The *cheese* called Cascavalho is exported chiefly to Turkey, and is worth about 90 piastres the cantaro; another quality called Pegorina, is used for home consumption.

Timber for building (1). The situation of Gallatz, washed as it is by the Sireth, the Pruth, and the Danube, is extremely favourable to the timber trade, which has been carried on here since the peace, and becomes every year more extensive. In Wallachia this trade is yet in its infancy. When carriage is cheap (2), the timber is transported by land and such is preferred to that which is floated (3) down the rivers.

Pine trees are sold in bundles, called *plutts* (4), of 4 or 5 to 72 pieces each. The larger the trees, the fewer pieces there are in a plutt. The highest trees and the small ones vary in price, while the others are sold at about half the price of the largest, differing only in the number of pieces contained in a plutt. The relative prices are subjoined.

Timbers, deals (5), and deal ends of soft wood, are sold per plutt of 100 pieces, or by the piece, according to quality. Oak planks (6) are sold by the thousand; however, as the dimensions are not always exact and uniform, it would be desirable to order them expressly.

Our *import trade*, already important, cannot fail to keep pace (7) with the progress of agriculture and population. Moldavia possesses no other port than Gallatz; and all goods arriving from abroad, by sea, for Wallachia, have no alternative but to come to the port of Ibrail. In the month of May, and particularly in October, import articles find the readiest sale, from the af-

(1) Timber for building; legname da costruzione. — (2) When carriage is cheap; quando le condotte sono a buon mercato. — (3) Floated; fluttuante (galleggiante). — (4) Plutts; fascetti. — (5) Deals; asse di abete. — (6) Oak planks; asse di rovere — (7) To keep pace; camminare del pari.

flux of numerous buyers, who assemble at those periods at our market, as at a fair, to supply themselves for the autumn and winter.

According to appearances, trade will be this autumn the more brisk, in consequence of our rich harvest, which will enable the people to satisfy all their wants, many of which they could not provide for last year, owing to the deficiency of the crops. The chief articles of home consumption are sugar, coffee, pepper, oil, lead, dried fruits, rum, plates of tin (1), etc.

At foot you will find a list of our prices; but we beg you to observe, that it is not at all desirable to send goods of prime quality to our market, as they would never fetch prices proportioned to their value. The middling and inferior qualities are more in request, being better suited to the wants and means of our consumers.

The export duty on wheat, both hard and soft, and on rye (2), is $^3/_{10}$ piastres per kilo of Ibrail, and 4 piastres per kilo of Gallaiz; on maize, 6 $^5/_8$ piastres per kilo of Ibrail, and 4 piastres per kilo of Gallatz; and on barley, 4 piastres per kilo of Ibrail, and two piastres per kilo of Gallaiz.

Tallow pays at Gallaiz a half piastre per occa, while at Ibrail the duty is only 3 per cent.

All other articles of exportation, as well as those of importation, whether at Gallaiz or Ibrail, pay indiscriminately a duty of three per cent. with the exception of *tabacco*, *inwards*.

The brokerage on purchases and sales is	$^1/_8$ per cent.
Bank commission	1 per cent.
Del credere for all sales on credit, and purchases by anticipation	2 per cent.

(1) Plates of tin; lastre di latta, chiamate comunemente in commercio bande stagnate. — (2) Rye; segale.

Interest on our real disbursements, and anticipations in account current per annum . . . . . 12 per cent.

Warehouse rent and market dues according to their actual amount, with every possible attention to economy.

Commission on sales or purchases . . 3 per cent.

You will not be surprised at our charging a commission somewhat higher than is usual at other commercial towns in Europe, if you consider the difficulties and hazard connected with our trade (1); which are greater, beyond all comparison, than those of any other. In the first place, we can never meet with entire parcels of goods; these, having, even prior to their maturity, passed through the hands of a number of petty dealers (2), who purchase them without fixing the price, by paying a small sum in advance, engaging to take the goods at the price which shall be determined on at the period of delivery. The majority of these dealers being persons without character or funds, those who treat with them are always exposed to imposition, and, in addition to the inconvenience of never obtaining from them any thing but very trivial parcels (3), we have no security for the anticipated payments, owing to their intrigues and bad faith (4).

Besides, these goods can never be purchased in one place and it is necessary to go to a different quarter for almost every article.

The difficulty of transport, the number of coins current with us, and their different value in the neighbouring countries, as also the want of a well-organised post-office, are so many obstacles to our trade, which

(1) The difficulties and hazard connected with our trade; le difficoltà ed i rischi congiunti al nostro commercio. — (2) Petty dealers; piccoli mercanti. — (3) Very trivial parcels; piccole partite. — (4) Owing to their intrigues and bad faith; a motivo dei loro raggiri e della loro cattiva fede.

justify the charging a higher commission. It is the same with sales, which can only be effected in detail, or in small parcels on credit, to persons whose credit is very limited. However, we expect to procure for our friends a very considerable advantage in the exchange on our reimbursements, which will, in some degree, indemnify them for the high commission charged.

Measures. — *A Kilo of Ibrail* of about 400 ocche is equal to about —

18	Kilos of Constantinople.
9	Sacchi of Leghorn.
7 9/10	Staja of Venice.
5 1/2 - 5 2/5	Mines of Genoa, or 3 1/8 Cetvers of Russia.
4	Charges of Marseilles.

The Kilo of Gallatz is only about 2/4 of that of Ibrail, and the money differs from that of Bucharest, as is shown below.

Weights. — 100 ocche of Gallatz and Ibrail are equal to 8 poods of Russia.

800 ocche of Gallatz and Ibrail are equal to 2 1/2 centners of Vienna.

Others reckon 44 ocche to 100 pounds of Vienna, which makes a difference of about two to three per cent.

Assurance. — Having the principal agency of the « Assicurazione Generale Austro Italica, » of Trieste, reputed one of the most respectable, we are enabled to effect insurance for any voyage whatever, at the same premiums as those demanded by the first companies in the different maritime ports.

Freights depend on circumstances, so that we can only note the probable rates. At present they ask for —

Venice or Trieste,	per stajo of Venice	2/3 to 3/4	florins.
Genoa	per mince	4 » 5	livres.
Leghorn	per sacco	2 2/1	»
Marseille	per charge	4 1/2 » 5 1/2	francs.

In conclusion, we refer to the specification of exchanges and prices at foot; and should any article interest you more particularly we shall be most happy to procure it for you. In the mean time we are, etc.

BIENWERTH and Co.

LETTERS TO DEBTORS, ETC.

TWENTY THIRD SERIES

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304. — TO REMIND A DEBTOR OF GOODS, BEING OVERDUE.

London, 1st November, 18 -.

Mr. M. Baily, *Glasgow.*

Sir, — We beg leave respectfully to remind you, that the parcel of goods ordered on the 13th July, has been overdue (1) more than a month, and we suppose has escaped your notice (2). You will much oblige us by remitting a bill for the amount, 126*l.* 13*s.* 4*d.* and we hope at the same time to be favoured with a further order which we shall endeavour, as usual, to execute to your perfect satisfaction. We are, Sir, your most obedient servants,

JOHN EAMER and Co.

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305. — TO REMIND A DEBTOR OF GOODS, BEING OVERDUE.

Havre, 14th April, 18—.

Messrs. Bonney and Fellowes, *Southampton.*

Gentlemen, — With great reluctance (3) we take the

(1) Has been overdue; è già scaduto. — (2) Has escaped your notice; che sia sfuggito alla vostra memoria. — (3) With great reluctance; con gran ripugnanza.

liberty to remind you, that the 10 Cases of Champagne, shipped on the 14th November in the Jean Bart, are still due to us, and with the balance of our account-current amount to 45*l.* 17*s*, 6*d.*, which we shall be obliged by your remitting at your earliest convenience. We shall also be under great obligations if you will exert yourselves (1) to effect sales of our wines, and forward us good bills for the value as soon as possible. We are, Gentlemen, your most obedient servants,

MESURIER and ARNAUD.

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306. — LETTER TO REMIND A PERSON OF A DEBT.

London, 26th July, 18—.

Mr. L. Grotefend, *St. Petersburgh.*

Sir, — In accordance with the promise given in my respects of 16th May, I had with pleasure opened in my books a credit of 2000*l.* in your favour, on condition however, that this sum was not to be considered a loan or an amount lent (2) at interest, but as a cash-credit, viz. an amount to be gradually disposed of (3), but not without being lessened from time to time (4) by remittances; in short it was understood, that the balance of your account-current might transiently reach (5) as high as 2000*l.* on your debit-side, but never for a long time. I presume you have been mistaken with respect to these terms, or you would not have left me without any remittance since your draft of 800*l.* paid by me under

(1) If you will exert yourselves, to effect, etc.; se voi vi adopererete a procurare, ecc. — (2) A loan or an amount lent at interest; come un prestito o un impiego ad interesse. — (3) To be gradually disposed of; da estinguersi gradatamente. — (4) But not without being lessened from time to time; ma non senza venire diminuito di tanto in tanto. — (5) That the balance of your account-current might transiently reach; che la partita del vostro conto corrente possa transitoriamente ascendere a.

date of 15th June. You would, therefore, much oblige, if you would give me some satisfactory explanation about this concern. I am, etc.

JOHN HALIFAX.

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307. — TO AN ATTORNEY OF LONDON REQUESTING LEGAL MEASURES FOR RECOVERY OF DEBT.

Paris, 21st September, 18—.

A. Sharpe Esq., *London.*

Sir, — At the recommendation of Mr. Sweedon, I apply to you for your assistance in the recovery of a debt, and I rely upon your zeal and activity. The circumstances are as follows.

On the fourth of October last, I sent a parcel of goods to Mr. W.... L.... of Tower Street, amounting to 264*l.* 13*s.* 4*d.* Our agreement (1) was three months credit, and at the expiration of the term, I, of course applied for payment.

Mr. L.... however instead of remitting me the amount, sends me a letter, and for the first time, complains of the qualities (2) of the goods. I am fully convinced that this was only an excuse to avoid payment, as I have his letter acknowledging the receipt of the articles, and in which there is not a syllable of complaint (3). I have now waited till my patience is exhausted, and am resolved to wait no longer. You will therefore have the goodness to take the necessary steps for the recovery of the above sum. I write to Mr. L.... by this post informing him that all communications on the subject must be made to you. I am, Sir, your obedient servant,

B. BOUCHER.

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(1) Our agreement; il nostro accordo. — (2) Complains of the qualities; si lamenta delle qualità. — (3) In which there is not a syllable of complaint; nella quale non vi è una sillaba di lagnanza.

LETTERS TO CREDITORS

TWENTY FOURTH SERIES

308. — TO REQUEST AN EXTENSION OF THE TIME OF PAYMENT.

Exeter, 4th July, 18—

Messrs. Ewart Rutson and Co., *Liverpool.*

Gentlemen, — The sudden and unexpected failure of my bankers, Messrs, Sparkes and Co. of this city, who, you have no doubt heard, suspended their payments a few days ago, has put me for the moment to considerable inconvenience, not only for the heavy loss I suffer (1), nearly 2000*l.*, which I had at the time in their hands (2), but also to provide for my outstanding acceptances, and returned bills daily coming in (3). Under these circumstances you will confer a great obligation to allow the 850*l.* due to you on the 13th June, to stand over for a couple of months (4). Though you will probably have little hesitation in complying with my wish, as the goods remain in your hands, it will nevertheless add another to the many services I have received from your house. I await the favour of an answer at your earliest convenience, and remain, Gentlemen, your most obedient servant,

SAMUEL LUCAS.

(1) Not only for the heavy loss I suffer; non solamente per la grave perdita che soffro. — (2) Which I had at the time in their hands; che io aveva in quel tempo nelle loro mani. — (3) And returned bills daily coming in; e cambiali di ritorno, che mi giungono tutti i giorni. — (4) To stand over for a couple of months; ad aspettare per due mesi ancora.

309. — REQUEST FOR TIME, REMITTANCE IN PART.

Ely, 10th June, 18–

Messrs. John Ruck and Co., *London.*

Gentlemen, — Some large payments which I had confidently relied on, not having come in (1), I fear it will not be in my power to pay for the amount of the goods due the 3rd of June, say 504*l.* 2*s.* 3*d.* before the end of this month. I remit however on account a bill for 200*l.* on Martin Stone and Martin, which have the goodness to place to my credit, advising me of the receipt. The remainder you may be assured shall be punctually remitted, with interest, before the beginning of July. I remain, Gentlemen, yours truly,

SAMUEL JONES.

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310. — EXCUSE AND REMITTANCE.

London, 1st April, 18–.

Mr. L. Hamel, *Hamburgh.*

Sir, — Your esteemed favour of the 15th ult., addressed to my firm in Liverpool, has been handed to me at this place, during a temporary absence. I have therefore not lost a moment in giving orders to make you a remittance for the amount which, from an oversight (2), I have remained debtor far beyond the time agreed (3) upon. I hope you will excuse this inadvertency and give me an early opportunity of making amends. I am, etc.

JOHN CLIFTON.

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(1) Which I confidently relied on, not having come in; sui quali io contava con tutta fiducia, non essendomi entrati. — (2) From an oversight; per una svista. — (3) Far beyond the time agreed; assai al di là del tempo convenuto.

311. — REQUEST FOR TIME.

Bremen, 1st July, 18—.

Mr. L. Spornhill, *Liverpool.*

Sir, — I was this day put in receipt of your favour of 24th ult. by which you remind me of your last invoice, and I should feel much abashed at having neglected (1) the settling of it, had I not been impeded by circumstances which it was not in my power to ward off (2). You are doubtless informed of the unexpected failure of Messrs. N. and Co., in which I am unluckily interested (3) for a considerable amount; but though this accident must cause embarrassment to every party concerned, I am happy to say that with respect to myself it will only be a momentary one and, that I shall within a few weeks, be enabled to act up to all my engagements (4). I trust, therefore, you will allow me a short respite and not withdraw a confidence of which, I should be highly distressed to render myself unworthy. I am, etc.

F. M. Haase.

ORDERS FOR BRITISH MANUFACTURED GOODS.

TWENTY FIFTH SERIES

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312. — ORDER FOR MANUFACTURED GOODS.

Milan, 2nd April, 18—.

Messrs. Walbrook and Co., *Huddersfield.*

Gentlemen, — From the patterns (5) sent us in your

(1) And I should feel abashed at having neglected, etc.; ed io sarei assai mortificato per aver trascurato. — (2) It was not in my power to ward off; non era in mio potere l'evitare. — (3) In which I am unluckily interested; nel quale io sono sgraziatamente interessato. — (4) To act up to all my engagements; a dar passo a tutti i miei impegni. — (5) From the patterns; dai campioni.

favour of the 15th ult., we have made selections, and have the pleasure of handing you the following order, which we commend to your immediate and best attention.

Viz.	50	pieces of fancy valentias (1).
	300	do tartain plaids.
	500	do plain lustres.
	100	do tweeds.
	50	do west of England cloth.

In valentias, none but the patterns selected will suit us (2). In the tartan plaids, however we can allow you some latitude (3), especially if there be anything newer (4) in this article than the patterns inclosed, which we forward rather to serve as your guide in selecting the style of thing (5) we wish, than for the purpose of restricting your choice too narrowly.

The lustres on the other hand, we do not wish to have at all unless you can procure them at 8 1/2 *d.* per yard, and can execute the order in the exact colours prescribed.

With reference to the tweeds and cloth they must be precisely according to the patterns inclosed.

You will oblige us by sending in your next, a full report of the state of your market, as we may, probably, have it in our power to give you orders for other description of goods. We are, Gentlemen, your very obedient servants,

FERRARI AND ROSSI.

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(1) È inutile il tradurre queste parole, perchè ogni negoziante in questo ramo di commercio ne conosce il significato, e quando scrive in Inghilterra impiega sempre i termini inglesi. — (2) Will suit us; fanno per noi. — (3) We can allow you some latitude; possiamo accordarvi qualche arbitrio. — (4) If there be anything newer; se vi è qualche cosa di nuovo. — (5) In selecting the style of thing; nello scegliere il genere della stoffa.

313. — ANSWER TO DITTO.

Huddersfield, 8th April, 18—.

Messrs. Ferrari and Rossi, *Milan*.

Gentlemen, — We are in possession of your esteemed favour of the 2nd instant, with an order for valentias, lustres tartan plaids, tweeds and west of England cloth, which we have duly noted, and will endeavour to execute to your satisfaction.

Among all the lustres on hand, there were not twenty pieces in the colours which you require; we have consequently been obliged to bespeak the whole parcel (1), and have had great difficulty in getting it done at (2) 8 1/2 *d.* particularly as the greater part consists of expensive colours; whereas we might have bought the goods on hand (3) at 8d.

A few days since a parcel of 150 pieces of cassinets of good quality, was offered to us at 8 1/2 *d.* per yard. Would not this price tempt you to take them?

Our market is now very brisk and the prices of several articles are on the advance. Lastings are scarce; the last quotations were 50*s.* 6*d.* for N.° 1; merinoes, 14*s.* 3*d*; bombazettes, A 1, 13*s.* 9*d.*; moreen N°. 2, 20*s.* 6*d.*; damask, of the quality of the inclosed sample, 48*s.* 9*d*; three-fourths wide thibets, N.° 6, 32*s.* six-fourths wide, 60*s.*

It is highly probable that prices may still rise, therefore we would advise you to give in your orders (4) without delay. We are, Gentlemen, your most obedient servants,

WALBROOK AND Co.

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(1) To bespeak the whole parcel; di commettere tutta la partita. — (2) In getting it done at; ad ottenerla al prezzo di. — (3) On hand; pronta. — (4) To give in your orders; di conferirci i vostri ordini.

314. — ORDER FOR SUNDRIES.

Milan, 19th April, 18—.

Messrs. Walbrook and Co., *Huddersfield.*

Gentlemen, — We are favoured with your letter of the 8th. instant and feel disposed to adopt your recommendation (1) before any rise takes place (2); we therefore wish you to execute the following commission with the least possible delay.

5	pieces	N.° 1	merinoes at the quoted prices
7	do	» 1	bombazettes do do
10	do	» 2	moreen do do
6	do	. . .	Damask according to samples
8	do	» 6	thibets three-fourths wide
5	do	» 6	do six-fourths wide
		» 6	dozen shawls plain indianas
		» 5	do do embroidered indianas
		» 6	do Paisley of medium quality.

As soon as you have selected the above goods, you will not fail lo make them up (3) with our former order, if not already sent off, and at once forward them to Liverpool with instructions to put them aboard the first steamer for Genoa, and send us invoice and bill of lading. We are, Gentlemen, your obedient servants,

FERRARI and ROSSI.

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315. — ANSWER TO DITTO INCLOSING INVOICE.

Huddersfield, 5th May, 18—.

Messrs. Ferrari and Rossi, *Milan.*

Gentlemen, — We are in receipt of your favour of 19th ult. and have now the pleasure lo hand you invoice

(1) And feel disposed to adopt your recommendation; siamo disposti ad ascoltare la vostra raccomandazione. — (2) Before any rise takes place; prima che succeda qualche aumento. — (3) To make them up; impaccarli.

of goods having embodied both your esteemed orders in same (1), and which we trust will give you satisfaction. We have written to Messrs. Pike and Co. of Liverpool not to fail to send the goods by first steamer. Awaiting the pleasure of your further orders. We are, Gentlemen, your obedient servants,

WALBROOK and Co.

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316. — RECEIPT OF BILL OF LADING AND ARRIVAL OF GOODS.

Milan, 3rd June, 18—.

Messrs. Walbrook and Co., *Huddersfield.*

Gentlemen, — We have much pleasure to inform you that, we have duly received from Messrs. Pike and Co., bill of lading, and this morning the safe arrival of the goods. We find upon examination that the merinoes, bombazettes etc., are satisfactory; but the shawls and especially the Paisley ones, are very inferior in comparison to the prices (2) of your invoice, and which we must insist (3) on being reduced. Many houses here have the same article of a superior quality, and at a price much below yours (4). I perceive you have made no discount; of course we shall expect you to do so, and when we hear from you consenting to make some abatement in the price of the shawls, we will at once (5) send you a bill upon Messrs. Coutts payable at sight. We hope shortly (6) to send you another order, and in the meantime we subscribe ourselves, Gentlemen, your obedient servants,

FERRARI and ROSSI.

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(1) Having embodied both your esteemed orders in same; avendo riuniti insieme ambedue i vostri stimati ordini. — (2) In comparison to the prices; in confronto ai prezzi. — (3) We must insist; dobbiamo insistere. — (4) Much below yours; molto al disotto dei vostri. — (5) At once; subito. — (6) We hope shortly; speriamo fra pochi giorni.

317. — COMMISSION FOR MISCELLANEOUS GOODS.

Milan, 3rd September, 18—.

Messrs. Mc. Dougal and Co., *Glasgow*.

Gentlemen, — I am in receipt of your esteemed favour of 23rd ultimo with circular, and have now much pleasure in forwarding you a small order for the following goods, which if executed to my satisfaction you may rely on further commissions (1).

Viz 6 dozen ladies carriage wrappers of the newest design.
40 or 50 plaids of different patterns.
10 pieces of white flannel from 8*d*. a yard to the finest quality.
20 dozen flannel drawers of different prices say from 3*s*. to 7*s*. 6*d*.
20 dozen flannel shirts (6 dozen red) from 3*s*. 6*d*. to 8*s*. and.
6 pieces of 60 yards of fine bleached Irish linen for shirting.

You will please execute this order with the utmost possible despatch, and send same to Liverpool with instructions to be sent to Genoa by the first steamer, otherwise, I shall lose the chance of disposing of them this season (2). I am, Gentlemen, your most obedient servant,

J. LAMPERTI.

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318. — ANSWER TO DITTO.

Glasgow, 9th September, 18—.

I. Lamperti Esq., *Milan*.

Sir, — We are favoured with yours of the 3rd inst.,

(1) You may rely on further commissions; voi potete calcolare sopra ulteriori commissioni. — (2) I shall lose the chance of disposing of them this season; io perderò l'occasione di venderle in questa stagione.

and beg to say that our best exertions shall be used (1) to merit a continuation of your kind favonrs. You may look for the goods at the latest on the 30th instant. We are, Sir, your most obedient servants,

F. Mc. Dougal and Co.

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319. — COMPLAINING OF DELAY AND REFUSAL TO ACCEPT GOODS.

Milan, 28th October, 18—.

Messrs. F. Mc. Dougal and Co., *Glasgow*.

Gentlemen, — Your favour of 9th ult., promised the goods (2) at the latest 30th, of same month, and now more than of 4 weeks have elapsed and no intelligence of their arrival. You must be aware that the most part of my order consists of winter goods (3) and we are now fast advancing into the season (4), that those friends from whom I received commissions can wait no longer, and consequently providing themselves from other sources (5); thereby putting it entirely out of my power to dispose of these articles when they arrive. Under these circumstances, I have no other alternative than to leave the goods at your disposal; as it is not to be supposed that I am to pay ready cash, or even give a bill for goods which must remain dead in warehouse (6), for the next 8 or 10 months without the hope of selling an article. I am, Gentlemen, your very obedient servant,

J. Lamperti.

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(1) Our best exertions shall be used; faremo ogni sforzo. — (2) Promised the goods, promise le merci. — (3) Consists of winter goods; consiste in merci d' inverno. — (4) And we are fast advancing in the season; e andiamo rapidamente inoltrandoci nella stagione. — (5) Are consequently providing themselves from other sources; vanno per conseguenza provvedendosi da altre parti. — (6) Which must remain dead in my wharehouse; che devono giacer morte nel mio magazzino.

320. — ORDERS FOR MANUFACTURED GOODS.

Frankfort on the Maine, 16th May, 18—.

Messrs. J. Parsons and Co., *Nottingham.*

Gentlemen, — When I had the pleasure of seeing your Mr. John Parsons jun. here, in Octobor last, I made him a promise, that I would, in the spring, give your house an order for bobbin-net. Accordingly, I will thank you to send me 5000 pieces of various widths (1) and qualities, as noted at foot, and with all possible expedition. The invoice amount shall be duly remitted in good London bills (2). If I find your goods not dearer than those of other Nottingham houses for similar qualities, and you evince a desire to oblige and accomodate (3), I will with pleasure give you the preference in future. I am, etc.,

F. F. STEIBELT.

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321. — REMITTANCE OF BILL TO AGENT AND GENERAL DIRECTIONS.

Milan, 3rd April, 18—.

Mr. R. Woodward, *Glasgow.*

Dear Sir, — Inclosed you will find bill upon Messrs. Drummond and Co., for 385*l.* 6*s.* 5*d.* which you will be good enough to apply in liquidating the accounts (4) of Messrs. Andrews of your city and Messrs. O' Brien of Belfast. You will see in looking over the invoices that I have made a discouut of, 2 1/2 per cent upon the gross amount and a trifling reduction on some of the arti-

(1) Various widths; varie larghezze. — (2) In good London bills; in buone cambiali per Londra. — (3) And you evince a desire to oblige and accomodate; e voi mostrate il desiderio di obbligarmi e di servirmi. — (4) To apply in liquidating the accounts; di dirigervi per liquidare i conti.

cles which these firms cannot object to. You will please to hand the following order to Messrs. Andrews with directions to execute it as speedily as possible.

Viz.	200	Jaconets chemizettes with large collars, price varying from	1*s.* 6*d.*	to	2*s.* 6*d.*
	10	dozen embroidered from	3*s.* 6*d.*	to	8*s.* 6*d.*
	100	Chemizettes with sleeves from the lowest price to	8*s.* 0*d.*		
	150	Jaconets varying from . the largest number at .	3*s.* 0*d.* 3*s.*	to	5*s.* 0*d.*
	50	dozen black lace falls from	1*s.* 0*d.*	to	7*s.* 0*d.*
	10	» » » head veils from	4*s.* 6*d.*	to	15*s.* 6*d.*
	276	lawn handkerchiefs according to last sample.			

Add to this commission whatever other novelty you may think advantageous (1) for this market, and above all impress upon Messrs Andrews (2), the necessity of not delaying the execution of my orders, as the delays that I have already experienced have occasioned me serious annoyance and loss with my correspondents. I should feel much indebted to you if you could recommend me to a good Leicester or Nottingham house, as I now find it necessary to provide myself with the kind of goods which are manufactured at both these towns. I should also feel obliged, if you would request the Nottingham house, to send me without delay several patterns of Window curtains large and small of various prices.

I should be happy to have your account at your earliest convenience. With many sincere thanks for the

(1) Whatever other novelty you may think advantageous; qualunque altra novità che crediate conveniente. — (2) And above all impress upon Messrs. Andrews; e soprattutto fate comprendere ai signori Andrews.

care and readiness you evince in promoting my interest. I am, Dear Sir, yours very truly,

J. Redaelli.

THE SILK TRADE

TWENTY SIXTH SERIES

322. — OFFER OF SERVICES.

Milano, 13th. April, 18—.

Messrs. G. Ringdove and Co., *London.*

Gentlemen, — I am informed by my friends Messrs. Salvi and Co, that you contemplate establishing an agency in this part of Italy, to procure for your house consignments of silk; permit me therefore to offer you my best services in this important branck of commerce (1), and to assure you that, from the extensive connections and means that I possess, that I should be able to obtain most important consignments from some of the first filatures of Milan, Bergamo and Brescia. Awaiting the pleasure of your early reply, believe me, Gentlemen, your most obedient servant,

Gaetano Alberti.

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323. — ANSWER TO DITTO.

London, 19 April, 18—.

Gaetano Alberti Esq, *Milan.*

Sir, — In reply to your favour of the 13th instant, we should be glad to have an Agent to procure consignments of silk, if, we could make a satisfactory arrange-

(1) Important branch of commerce; importante ramo di commercio.

ment with you, so that a good understanding might exist (1). You are doubtless aware that we have taken Messrs. ....'s, filature for some years past on consignment, and have operated satisfactorily for these gentlemen.

We are not aware of what qualities of silk that of your friends might consist of, or about what quantity; our commission and guarantee would be 4 per cent with other usual charges.

We should be glad to know, what would be your charge for obtaining consignments. We remain, Sir, your most obedient servants,

G. Ringdove and Co.

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324. — AGREEING TO ACCEPT AGENCY FOR 150*l.*

Milan, 26th. April, 18—.

Messrs. Ringdove and Co., *London.*

Gentlemen, — I am in receipt of your favour of the 19th instant, and in reply thereto (2), beg to say that I should have no objection to accept the same terms as I was allowed (3) by Messrs. Braham and Co., of your city namely, 150*l.*, including postages, travelling and other incidental expenses.

The qualities of silk I should solicit would of course be the best; and with the facilities that I possess, I could always send you samples of thrown silk, and in every way place you upon the same footing (4) as the other merchants of your city. On the other side I send you a review of our market. I am, Gentlemen, your most obedient servant,

Gaetano Alberti.

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(1) A good understanding might exist; una buona relazione possa esistere. — (2) In reply thereto; in risposta alla vostra. — (3) The same terms as I was allowed; alle stesse condizioni che mi furono accordate. — (4) Upon the same footing; sullo stesso piede.

325. — REQUESTING CIRCULARS AND PARTICULARS OF MARKET.

Milan, 16th. May, 18—.

Messrs. Ringdove and Co., *London.*

Gentlemen, — I am favoured with yours of the 2nd. instant, agreeing to my terms, and again assure you that my best exertions shall be devoted to your interest.

It will now be necessary for you, to send me without delay, 40 or 50 circulars in French or Italian, containing details of the position of your silk market, your offers for silk and other matters, as well as announcing me as your agent.

Our crop of Cocoons does not promise to be very abundant, in consequence of some sharp frosts (1) in the beginning of the month, which has caused some injury to the mulberry trees. The prices of cocoons are established at *lir.* 4. 10 to *lir.* 5 about 10 per cent higher than last year; consequently new silks of $^3/_4$, $^4/_5$, $^5/_6$ will run rather high (2), especially in the province of Milan; but in the other provinces somewhat more moderate. It must be understood that all our communications be strictly kept to ourselves (3), I am, Gentlemen, yours very respectfully,

GAETANO ALBERTI.

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226. — CONSIGNMENT OF SILK.

Milan, 3rd June, 18—.

Messrs. Ringdove and Co., *London.*

Gentlemen, — I have much pleasure to inform you

(1) Sharp frosts, forte brina. — (2) Will run rather high; aumenteranno di prezzo. — (3) Strictly kept to ourselves; strettamente riservate a noi.

of a consignment from Messrs ——, one of the best houses of this city, which consists as follows.

G. B.	N.° 50 . . .	lb . . .	450
» »	» 51 . . .	» . . .	450
» »	» 52 . . .	» . . .	400
» »	» 53 . . .	» . . .	372

four B/ raws (1), 4/5 Cocoons Lombard steam filature of first rate quality. This filature was consigned last year to Messrs.————, at 23*s.* 6*d.*, and I think I may venture to say, they would be satisfied to accept an advance of a 1*s.*, provided a quick sale could be obtained (2), which I am confident would not only lead to many important consignments, but induce others (4) to follow their example, and thereby render your house more popular which at present is very little known (5). I have heard that you have sold Messrs ————'s, Trams at 28*s.*, if that is the case, I shall be in a position to send you several consignments upon the same terms.

You will not fail to send me regularly the state of your market, and best prices which are eagerly sought after by our merchants, who, are always anxious to close upon an advance. On the other side I send you a full statement of our market.

Recommending the above to your best and prompt attention. I am, Gentlemen, yours very truly,

GAETANO ALBERTI.

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(1) Raws; greggie. — (2) Provided a quich sale could be obtained; qualora se ne possa ottenere un pronto collocamento. — (3) But induce others; ma indurre altre case. — (4) And therely render your house; e con ciò render la vostra casa. — (5) Very little known; pochissimo conosciuta.

SENDING ACCOUNTS CURRENT.

TWENTY SEVENTH SERIES

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327. — ACCOUNT-CURRENT TRANSMITTED.

London, 10th July, 18—.

Henry Holland Esq., *Paris.*

Sir, — Herewith you will please to receive my account-current for our transactions to the 30th ultimo with interest account to the same date. The balance 3935*l.* 11*s.* 3*d.* in sterling is reduced to cash that day (1), and I shall be glad to be furnished (2) with your account made out in the same manner; that I may be enabled to ascertain, and remit your moiety of the profit, and to draw on you per appoint, for the net balance, with interest to the date of my draft, in order to close our transactions up to that period. Believe me, etc.

JOHN LAPIDGE.

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328. — BALANCE REMITTED.

London, 6th August, 18—.

Henry Holland Esq., *Paris*

Sir, — I am favoured with your very acceptable letter (3) of the 2nd inst., accompanied by your account-current in francs. The balance due by you, being in conformity with my account rendered you (4) to

(1) In sterling is reduced to cash that day; in lire sterline è ridotto in contanti sotto quel giorno. — (2) To be furnished; di ricevere. — (3) With your very acceptable letter; dalla vostra gratissima lettera; — (4) With my account rendered you; col mio conto fornitovi.

the 30th June 3935*l.* 11*s.* 3*d.* sterling, I have carried the same to a new account, instead of valuing on you (1) for it; but in order to close our transactions to that date, I inclose you my draft on Baquenois and Co. of your city, for frcs. 1623. 46., being the amount of your moiety of profit on the negotiations of the last three months. I wish it had been more considerable, and hoping in the present quarter to be more successful, I remain, Sir, etc.

JOHN LAPIDGE.

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329. — ACCOUNT-CURRENT FORWARDED.

Leeds, 3rd January, 18—.

Messrs. Weichert and Co., *Lübeck*.

Gentlemen, — We have the pleasure herewith to transmit you a copy of our account-current made up to the 31st Dec. On inspection (2), you will perceive there is a balance of 114*l.* 5*s.*, in your favour, for which we enclose a bill on Messrs. Sillem and Co. of Hamburgh, to settle the transaction. As a proof of our satisfaction for your friendly and valuable services during the last year, we shall take the opportunity of the opening of the navigation (3), to send to you on consignment a few chests of manufactured articles, lately come out (4), which we think will suit the spring demand and find a ready sale in your city. In the meantime we remain respectfully your sincere friends,

HARCOURT and GEVERS.

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(1) Instead of valuing on you; invece di far tratta sopra di voi. — (2) On inspection; ispezionandolo. — (3) The opening of the navigation; l'apertura della navigazione. — (4) Lately come out; uscito da pochi giorni.

330. — ACCOUNT-CURRENT FORWARDED.

Hull, 4th January, 18—.

Messrs. Holdefreund and Co., *Stettin.*

Gentlemen, — Since our respects of the 16th Oct. we have not had the pleasure of a communication, and we now take the opportunity afforded by the close of the year (1) to send you our account-current, with a balance of 17*l.* 3*s.* 6*d.* in our favour, which if correct, please to carry forward to the new account. We look forward (2) to the future with the hope of having a more extended intercourse with your worthy house, and respectfully soliciting the favour of your communications and orders. We remain, Gentlemen, your obedient servants,

SEWELL SONS and Co.

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331. — ANSWER TO DITTO.

Stettin, 10th Jaunuary, 18—.

Messrs. Sewell Sons and Co., *Hull.*

Gentlemen, — We have been duly favoured with your letter of the 4th inst. handing A/C. (3), which, on examination we find to be incorrect, owing to your having omitted (4) to credit us for the interest of two remittances made before the regular time (5). On comparing the inclosed account with your books, you will discover the error, which reduces the balance in your favour to 16*l.* 15*s.* 9*d.* You will oblige us by carrying this sum

(1) By the close of the year; alla fine dell'anno. — (2) We look forward; noi guardiamo. — (3) A/C abbreviazione di account current. — (4) Owing to your having omitted; a motivo d'aver voi ommesso. — (5) Made before the regular time; fatta prima del tempo convenuto.

to the new account, and with best wishes for the new year. We remain, Gentlemen, your most obedient servants,

HOLDEFREUND and Co.

MISCELLANEOUS LETTERS.

TWENTY EIGHTH SERIES

332. — AGENCY FIRE INSURANCE.

St. John's Newfoundland 30th June, 18—.

To the Directors of the Phœnix Insurance Company, *London*.

Gentlemen, — At the instance (1) of several persons of consideration and influence in this quarter, (2) who are anxious for the more general adoption of the admirable system of Fire Insurance, I am induced to make application for an agency of your company.

Should I have the honour to be appointed agent to the association, I shall be prepared to give satisfactory security, either in this province or in England, for the faithful discharge of my duties.

Being attached to the profession of the law (3), and enjoying the office of notary public, I am led to believe that my interest might be exerted to the advantage of the institution, as well as of this community and of myself.

For any information that you may desire, regarding my character and fitness (4) for the office I solicit, I beg to refer you to Messrs. Burton and Smith of your city;

(1) At the instance; dietro istanza. — (2) In this quarter; in queste parti. — (3) Being attached to the profession of the law; essendo addetto alla professione legale. — (4) Fitness: attitudine.

and requesting the favour of your reply at an early date, I am, ect.

James Forbes.

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333. — AGENCY MARINE INSURANCE.

Dantzick, 14th August, 18—.

To the Secretary of the Royal Exchange Insurance Company, *London*.

Sir, — Conversing with our highly respected friends, Messrs. Hellman and Co., on the subject of the insurance business of this port, which is of great magnitude, and might acquire much more importance if the number of respectable underwriters were increased, our friends suggested to us the propriety of applying to your campany for their agency.

It being our candid opinion (1), that the agency in question, if well conducted, may be productive of considerable profit to the company, we avail ourselves of this encouragement; and under the auspices of the above-mentioned firm, and other influential houses here, beg leave to make you a tender of our services at this place.

Should you deem this proposal worthy of consideration, we shall be happy to afford you every information in our power; requesting, in return, to be made aquainted with your terms and regulations, and the wording of your policy (2).

We subjoin, for your guidance, a list of our premiums, and remain, etc.

Klein and Shiller.

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(1) It being our candid opinion; la nostra sincera opinione essendo. — (2) The wording of your policy; i termini della vostra polizza.

334. — ADVICE OF FAILURE.

Hamburgh, 10th August, 18—.

Messrs, Andrew Hilson and Co. *London.*

Gentlemen, — We have just heard that several drafts, of considerable amount, on Messrs. ——, of this city, have been protested for non-payment.

The manner in which these gentlemen have been carrying on their business for some months past, sacrificing their consignments, and jobbing in bills (1) to a ruinous extent, must, we doubt not, have brought them to the alternative of an accommodation or a failure.

We deem it, therefore, our duty, to apprise you of this state of things by express, in the hope that it may still be in your power to save some of your property. In the mean time we have taken measures to stop any consignments of yours, that may be on the way hither (2) to their address, although to render these steps effectual, we shall require your power of attorney, which, if you have any goods so circumstanced please to transmit forthwith. In haste, we are, etc.

GUMPELL AND BEKER.

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335. — REPORT OF PLAGUE (3).

Gibraltar, 1st June, 18—.

Adolph Schmidt, Esq.

Dear Sir, — Your valued favours of the 19th and 20th ult. came safely to hand. The Hope has not yet arrived. Part of your goods, per Harriett and John, are landed, and we have this day disposed of five dozen chairs,

(1) And jobbing in bills; e speculando, o piuttosto *giuocando* (nel senso che gli uomini di borsa danno a questa parola) in cambiali. — (2) That may be on their way hither; che possono trovarsi in viaggio a questa volta. — (3) Report of plague; relazione sulla peste.

Nos. 71 to 73, and 39 and 42, for five hundred hard dollars (2), and one secretary, No. 31, for sixty. The chairs not being delivered, I cannot have the pleasure of handing you the proceeds by this conveyance.

There is some mistake respecting the package No. 30, which is in your invoice, but not in the bill of lading, therefore I cannot demand it of the Captain.

As you have seen Mr. Bernard in England, I have no doubt he has given you every information regarding the trade of this place, so as to render it unnecessary to enter into details on that subject by this opportunity.

The plague is reported to have broken out (3) in Malta; and there have been long quarantines appointed for all vessels coming from the East, which will be a great impediment to your commerce. I am, etc.

I. C. Martin.

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336. — Lloyd's list, observations on exchanges.

London, 10th June, 18—.

Messrs. John Backhouse and Co., *Liverpool.*

Gentlemen, — I had last the pleasure of addressing you under date of the 29th ult., and have since been favoured with your esteemed letters of the 3d, 7th, and 8th inst.

Your acceptance for 200*l.*, Castendyk and Co., to the order of Ide, Beugh and Co., due 26th August next, payable with me, will be duly honoured, and your account debited with it when paid.

I have filled up the exchange at 51*d.* per milrea, on your draft for 130*l.* on C. I. de Almeide, of Oporto,

(1) For five hundred hard dollars; per cinquecento dollari in contanti. — (2) To have broken out; essere scoppiata.

and forwarded it per mail to your friends there, Messrs Adams and Co.; and that on G. I. Perreira, of Lisbon, for 31*l.* 2*s.* 8*d.* I have endorsed at 50 1/4 *d.* being the current course on that city (as 52 is in Oporto).

This bill I have inclosed to Mr. George, agreeably to your orders.

You observe that the rates of exchange endorsed by me, on some occasions, do not correspond with those contained in Lloyd's list. The reason is this: the brokers are furnished with printed lists, in which, at the commencement of 'Change time (1), they insert such courses on different places as they consider fair between the drawers and the takers (2), according to the quantity of money and bills offering; and in Lloyd's list, these imaginary prices are always inserted; whereas, when business commences, they are seldom or ever abided by (3), but every holder and every taker makes the best bargain he can. Of course, it depends on the preponderance of money or paper, whether the actual course of exchange be above or below the nominal or printed price.

The two bills sent me for acceptance in yours of the 7th instant, for 410*l.* 17*s.* 2*d.* and 284*l.* 1*s.* 3*d.* (not 285*l.* 1*s.* 3*d.* as stated by you) are duly accepted; and I have also in my possession the first for 119*l.* 7*s.* 9*d.* which I procured with the second contained in your last letter, likewise duly honoured; all of which I shall retain until an opportunity offers of returning them free of expense.

Your remittance of 170*l.* on Thompson and Co., and 200*l.* on W. Bonar, both due to-morrow, will duly appear at your credit. I am, etc.

James Rolfe

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(1) At the commencement of 'change time; all'apertura della borsa. — (2) Between the drawers and takers; fra i venditori ed i compratori. — (3) They are seldom or ever abided by; essi sono di rado o mai mantenuti.

337. — COMMISSION ON ORDERS.

London, 11th June, 18—.

Peter Earnshaw, Esq., *London.*

Sir, — I am in possession of your letter of yesterday; and in answer to your proposal on the subject of taking orders for wines in Ireland for my friends at Lisbon and Oporto, I beg to state that I am ready, and hereby engage to allow you one guinea per pipe on all wines the orders for which may be forwarded to me by you, or through your influence, accompanied by reference to parties in this city; when, if satisfactory answers are given to the inquiries (1) which I may deem it proper to make, the shipment shall be immediately ordered.

And I further agree to allow you (2) commission, at the same rate, on all the wines that any of the parties so introduced by you may be pleased to order direct from my friends (3), at either of the places already named. With respect to the settlement of such commission, I shall be ready to pay to you, or to your order, the amount due on the respective parcels, when in cash for the wines; it being always understood that no commission is recoverable on wines which are not paid for in full. I am, Sir, your obedient humble servant,

THOMAS JONES

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338. — GUAGE SHORT, AND DEFICIENCY.

London, 10th October, 18—.

Messrs. Graves Dobson, and Co., *Lisbon.*

Gentlemen, — Since I last had this pleasure on the

(1) To the inquiries; alle domande. — (2) And I further agree to allow you; ed inoltre aderisco ad accordarvi. — (3) To order direct from my friends; di commettere direttamente dai miei amici.

30th August, I have been without any of your valued favours; the present is, therefore, merely to enclose you a copy of an account furnished me by Messrs. R. Saunders and Co., of short gauge (1) and deficiency on their 10 hhds. wine per Fortune, amounting to 5*l.* 9*s.* 11*d.* which I have allowed them, and debited you with. Inclosed, you will find particulars of the gauges and a certificate from the Dock Company. Believe me, truly, etc.

ROBT. MYLES.

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339. — DIVIDENDS RECEIVED.

London, 21st November, 18—.

Messrs. S. F. Bragansa and Jones, *Oporto.*

Gentlemen, — Having none of your favours to reply to, I now write to inform you that I have received a dividend of 8*s.* in the pound from the estate of (2) J. Morreira, on the sum of 216*l.*, amount of your debt proved, being 86*l.* 8*s.* to your credit. For this sum, less commission and charges, say 84*l.* 10*s.* 6*d.*, I now inclose you a draft on Bowden and Co. of your city, at 60 days' date, which, when discharged, will close this transaction. It is quite uncertain when another dividend may be paid, but you may rely on my attending to your interest, and remitting you, in due time, any further sum that may be recovered.

The assignees did not oppose my proving the protested bill (3) for the above amount, on my exhibiting your power of attorney; but they objected to the 6*l.* 7*s.* re-exchange thereon, and the commissioners of

(1) Of short gauge; di misura mancante. — (2) I have received a dividend of 8*s.* in the pound from the estate of; ho ricevuto una quota di otto scellini per lira sterlina sulla sostanza di. — (3) Did not oppose my proving the protested bill; non hanno fatto opposizione alla mia prova della cambiale protestata.

bankrupts refused to allow this latter sum to be proved. I am, etc.

RICHARD MATTHEWS.

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340. — WINE SELECTED AND RESERVED.

London, 14th May, 18—

Messrs. Sealy and Walton, *Southampton.*

Gentlemen, — In consequence of my conversation with your Mr. Walton yesterday, I have desired my friends at Oporto, Messrs. Richards and Whistler, to select, and put by twenty pipes of very good wine of the last vintage (1), for your account, and to await your orders for the shipment of them. As soon as the purchase is made, and the price ascertained, I will inform you at what they will be invoiced (2). My friends will value on you, as usual, at 9 months' date, from the 1st May next, for the amount of invoice; and, when the wines are shipped, at 60 days' sight for the warehouse rent (3) and expenses of filling up (4). I am confident that my friends will select such wines as will give you satisfaction; and I remain, very respectfully, Gentlemen, your obliged humble servant,

THOMAS ROGERS.

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341. — DAMAGED GOODS CONDEMNED (5).

Malta, 14th January, 18—.

Adolph Schmidt, Esq. *London.*

Sir, — On the 25th of December, we had the pleasure

(1) Of the last vintage; dell' ultima vendemmia. — (2) I will inform you of what they will be invoiced; vi riferirò a quali essi saranno fatturati. — (3) Warehouse rent; magazzinaggio. — (4) Of filling up; per empire le botti. — (5) Damaged goods condemned; mercanzie danneggiate protestate.

of writing to you by the Saragossa, William Grice, and informed you that the Augustus Cæsar had arrived. Since this date, your two bales of furnitures (1) have been delivered to us, and we have discovered No. 1 to be damaged. We have got it condemned, agreeably to the inclosed certificate, and shall sell it on the 16th inst. for the underwriter's account. There will be a general average to pay. It is a pity that both bales are not damaged, for we cannot obtain any thing near their worth for them sound (2), as they are much too expensive for this market, 9/8 handsome patterns used to sell very well, but at present they are not in request (3). Your buttons hang heavily on hand (4); and there is very little probability of our finding a purchaser for them, owing entirely to the balls being hollow instead of solid.

By our next, we shall hand you account of sales by auction; in the interim, we remain, etc.

RANDAL AND CO.

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342. — ACCUMULATION OF BULLION.

London, 19th September, 18—.

Messrs. Daniel Brothers and Co. *Lisbon.*

Gentlemen, — I annex a copy of my last respects, which I now confirm; and being without any communication from you since, I have, on the present occasion, merely to hand you (5) an account-sales of the 5 bags of dollars received by the Lady Arabella packet, on joint account, one half on the nett proceeds, 522*l.* 9*s.* 8*d.*, with interest thereon 1*l.* 7*s.* 2*d.*, say 523*l.* 9*s.* 8*d.* is

(1) Your two bales of furnitures; le vostre due balle di stoffe per mobili. — (2) Any thing near their worth, for them sound; alcun prezzo approssimativo al loro valore, nemmeno per quella sana. — (3) They are not in request; non sono ricercate. — (4) Your buttons hang heavily on hand; i vostri bottoni sono difficili da vendersi. — (5) Merely to hand you; solamente per presentarvi.

passed to your credit; which, if found correct, please to enter (1) accordingly, Believe me, truly, Gentlemen, your obedient humble servant,

Wm. Williams.

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343. — Sale of consignments.

Hamburgh, 4th September, 18 —.

Mr. Edward Mitchel, *Liverpool.*

Sir, — Your goods ex-Neptune are now landed. Some boxes of sugar are partly damaged, but as the injury is too slight to fall upon the underwriters, a survey (2) would have caused expense to no purpose. Several bales of cotton are much out of condition, probably owing to bad stowage, and for which no claim could be made upon the Captain. We further observe for your government that the 100 Bales of cotton have weighed on landing 3060 *lb.*, and the 100 boxes of sugar 2154 *lb.*

According to your indication, the sugar stands in .... d., and the cotton .... s. These prices, to which you limited us for a minimum, are not procurable just now (3). The cotton would fetch at most .... s. and the sugar .... d. We must therefore hold for a better market, which is to be hoped, will not have to be waited for long. The transactions in both articles were very limited during the last few days, at prices scarcely maintained. We are, etc.

F. Brown and. Co.

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(1) To enter; registrare. — (2) A survey; una stima. — (3) Are not procurable just now; non sono conseguibili in questo momento.

344. — FROM A WINE GROWER TO HIS AGENT.

Beaune, 16th July, 18–.

Messrs. Broadman and Co., *London.*

Dear Sir, — I am sorry to say, that I have not been able to complete your order at the prices mentioned in my last. At that time the vines (1) were looking very healthy, and we had every prospect of a good crop (2); within the last few days the weather has been uncommonly severe for the season, and we have had several nipping frosts (3). The vines in general have suffered, and so much in some of the departments that the fruit will scarce pay for gathering (4). The consequence is, as you may naturally imagine, a very considerable rise on all kinds of wine, and especially on superior qualities. I have ventured to forward your order at the lowest possible price, being fully convinced that any delay would compel you to buy at a dearer rate. I have been very careful in selecting the qualities, which you will find superior, particularly the pink Champagne (5) which is really a jewel. Inclosed you have the invoice, and I have drawn upon you for the amount at six weeks. Let me know the state of your markets. Yours, etc.

C. Dupin.

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345. — MEMORIAL TO THE BOARD OF CUSTOMS.

London, 26th September, 18—.

To the Honourable the Commissioners of His Majesty's Customs, Custom-House, *London.*

Honourable Sirs, — Being informed that your honours'

(1) The vines; le viti. — (2) Crop; raccolta. — (3) Nipping frosts; rigidi geli. — (4) Will scarce pay for the gathering; ricompenseranno appena la spesa di raccolta. — (5) The pink Champagne; specie di vino di Sciampagna che ha un color di perla tendente al color di rosa.

land-surveyor (1) at the London Docks, has detained (2) 6 pipes of wine marked. A. B, imported by the Diana, Captain James Collins, from Oporto, and now lying on the quay (3) in the said Docks, because the marks thereon do not correspond with the manifest (4), which states the mark to be B. A, we beg leave to enclose for Your Honours' inspection, the bill of lading for the same, in which Your Honours will perceive that the mark agrees with our entry (5), and that, actually on the casks. And as there are no wines on board the said vessel or imported by her, of the mark B. A, it is evident that there must have been some mistake in making out or copying the manifest (6), at the consul's office at Oporto.

We therefore entreat that your honourable board will be pleased to take the case into Your Honours' immediate consideration, and allow the said wines to be bonded and warehoused as really marked; giving the necessary directions to Your Honours' land-surveyor, to liberate the said wines without remuneration. We have the honour to remain, Honourable Sirs, Your Honours' most obedient humble servants,

JOHNSON AND JACKSON.

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346. — MEMORIAL (7) TO TREASURY.

To the Right Honourable the Lords Commissioners of His Majesty's Treasury.

The Memorial of James Nixon of the City of London, in the County of Middlesex, Merchant,

Humbly Sheweth, (8) That the Portuguese ship Flor

(1) Land-surveyor; ispettore. — (2) Has detained; ha trattenuto. — (3) Now lying on the quay; che si trovano ora sulla ripa. — (4) The marks thereon, do not correspond with the manifest; le loro marche non corrispondono col manifesto. — (5) The mark agrees with our entries; la marca concorda con quella da noi registrata. — (6) In making out or copying the manifest; nello stendere o copiare il manifesto. — (7) Memorial; memoriale, ricorso. — (8) Humbly Sheweth: allocuzione che si adopera quando si ricorre ad un ufficio di governo.

do Mar, Captain H. G. da Costa, bound from Oporto in Portugal to Rio de Janeiro in the Brazils, was captured on or about the 26th of March, 18—, by a pirate, and carried into Nassau, New Providence, where a part of the cargo was taken possession of, by the Vice Admiralty Court (1), and sold under the directions of the same.

That by a decree of the said court (2), bearing date the 17th May, 18—, a part of the proceeds of the goods sold was ordered to be paid to the agent of the underwriters at Nassau, and the remainder to be remitted to His Majesty's Exchequer (3), to be paid over to the rightful owners (4), agreeably to the provisions of the act, 12th of Queen Ann, chapter 17th.

That your memorialist is fully authorised by the legal owners of the above-mentioned goods, to receive the proceeds thereof, for their use and benefit.

Your memorialist therefore humbly prays, that if the proceeds of the said goods have been remitted into his Majesty's Exchequer, in pursuance of the decree of the Vice Admiralty Court at Nassau, your lordships will be pleased to order the same to be paid over to your memorialist for the use and benefit of the said legal owners thereof.

And your memorialist, as in duty bound, will ever pray, etc., etc.

James Nixon.

London, 10th January, 18—.

(1) By the Vice Admiralty Court: dalla corte del viceammiragliato. — (2) That by a decree of the said court; che per decreto della detta corte. — (3) His Majesty's Exchequer: al tesoriere di S. M. — (4) To be paid over to the rightful owners; da pagarsi ai legittimi proprietarii.

347. — ANSWER TO MEMORIAL.

London, 20th June, 18—.

George Hanmer, Esq., *Treasury Chambers.*

Sir, — I was duly favoured with your letter of the 20th January last, informing me, that until the proceeds of the Portuguese ship Flor do Mar and her cargo, should be remitted from the Admiralty Court at Nassau, New Providence, to His Majesty's Exchequer, my petition of the 10th of that month, relating thereto, could not be taken into consideration by the Lords Commissioners of His Majesty's Treasury.

Several months having since elapsed (1), and learning by advices from Nassau, bearing date November, 18—, that the proceeds were expected to be remitted from thence in a few weeks, I shall be very much obliged by your informing me, at your earliest convenience (2), whether the registrar at Nassau has, or has not, made the promised remittance, to His Majesty's Exchequer.

I trust that you will excuse the liberty I thus take, the parties concerned being very desirous of bringing this unfortunate transaction to a close (3).

I have the honour to be, with great consideration, Sir, your obedient humble servant,

JAMES NIXON.

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348. — INVOICE INCLOSED.

London, 28th July, 18—.

Messrs. Robinson and Co., *Trinidad.*

Gentlemen,—With this I have the pleasure to hand

(1) Having since elapsed; essendo trascorsi da quell' epoca. — (2) At your earliest convenience; più presto che vi sarà di comodo. — (3) This unfortunate transaction to a close; di terminare questo disgraziato affare.

you invoice and bill of lading for sundries (1), shipped per Royalist, Arthur, master, to your address, amounting to 392*l.* 17*s.* 8*d.* at your debit.

This shipment comprises all your late orders (with one or two exceptions which I shall notice hereafter), and which I hope will please. The Galloons are sent as near to former prices as possible. I have very great difficulty in procuring Blue-Black Silk Handkerchiefs; those now sent are the nearest I can get to the colour, — here they will not sell at all, and consequently none are made. I could not get Silk Lace Gloves at 4*s.* 3*d.*, those now sent at 6*s.* 4*d.* are much under the price. The De Laines are an extremely cheap lot, and very varied in their patterns; they are all sent at sacrifice on their original cost. The Cloths have been purchased as near your figure as possible (2). I cannot procure the Ribbons to your colours—matching Ribbons is at all times very difficult. (3) I regret I cannot send the Glass Squares (4) this opportunity, as one of them was broken in stoppering it (5), they will be forwarded by first opportunity. I shall have this pleasure again per packet. Meanwhile I remain, Gentlemen, your obedient servant,

GEORGE HORNEMAN.

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349. — CHARTERING A VESSEL.

London, 1st July, 18—.

Messrs. Sommer and Co., *Petersburg.*

Gentlemen, — We beg you will charter a good class vessel for us, to take about 1000 Barrels of Pitch, each

(1) For sundries; diverse merci. — (2) As near your figure as possible; possibilmente al limite da voi stabilito. — (3) Matching ribbons is at all times very difficult; lo accompagnare nastri è sempre cosa difficilissima. — (4) The glass squares; lastre di vetro. — (5) In stoppering it; nell'imballarli.

15 poods (1) net weight, for the voyage from Archangel to Marseilles or Genoa, at a freight not exceeding .... in full pr. barrel.

At least 36 running days (2), must be stipulated for loading and unloading, and the vessel has to sail from thence to Archangel in the middle of July at latest.

The Captain is bound to call at Marseilles, for orders in the roads (3) within 24 hours; whether to unload there or to proceed to Genoa, and further, to address himself and vessel to the receivers of the cargo. He may take up (4) from the shipping house, on account of the freight, the money required for the use of his vessel, subject however to the insurance of the amount received being provided for by himself. You may promise the captain a gratuity of.... in case he deliver the cargo to the satisfaction of the consigners. Trusting you will soon be able to inform us of the charter, we remain, Gentlemen, your very obedient servants,

TAILOR BROTHERS.

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350. — ANSWER.

Petersburgh, 17th July, 18—.

Messrs. Tailor Brothers., *London.*

Gentlemen, — In reply to your esteemed favour of the 1st inst. we have duly noted your order for the charter of a vessel to take about 1000 barrels of pitch from Archangel to Marseille or Genoa, and shall use our best exertions to execute it.

According to the inquiries already made (5), it will be difficult to succeed at your limit of .... p. barrel; we

(1) Poods, pud; peso di Russia. — (2) At least 36 running days; almeno 36 giorni di seguito. — (3) For orders in the roads; per ricevere degli ordini nella rada. — (4) He may take up; egli può ricevere. — (5) According to enquiries already made; dietro le informazioni già prese.

are however in treaty for a vessel that appears suitable, and which is expected here in a few days. In our next we shall inform you of the result, and remain, Gentlemen, your very obedient servants,

SOMMER and Co.

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351. — CONTINUATION.

Petersburgh, 20st July, 18—.

Messrs. Tailor Brothers, *London*.

Gentlemen, — Referring to our respects of the 10th inst., we are happy to inform you of our having succeeded at your conditions in the charter of a vessel, viz. the Schooner Salamander, 6 years old, marked AB. I. under the command of Capt. J. Maas. The charterparty (1) is inclosed.

The freight was not obtainable at a lower rate (2), you will however be glad to perceive, that we have 40 working days for loading and unloading. Be so kind as to credit us for the usual commission of 2 pr. ct. on the freight, stating the amount in course (3). We are, etc.

SOMMER and Co.

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(1) The charterparty; il contratto di noleggio. — (2) Was not obtainable at a lower rate; non fu ottenibile a meno. — (3) Stating the amount in course; indicandoci l'importo risultante.

SPECIMENS

Dr. *James Ferguson, Esq., London, in Ac*

18—.		yr.	days	*l.*	*s.*	*d.*	*l.*	*s*
Jan. 11	To bill due . . . . . 13 Jan.	1	186	13	7	9	221	1
»	» . . . . . 24 »	1	175	2	2	7	36	
»	» . . . . . 27 »	1	172	16	19	10	288	1
» 15	Amount received of Mr. Henry Sharpe 13 »	1	186	7	1	5	117	
» 23	Bill due . . . . . 18 Feb.	1	150	7	0	3	132	
Feb. 10	» . . . . . 16 »	1	152	16	19	11	300	
May 4	Two » . . . . . 26 June	1	22	12	5	10	289	1
Sept. 4	Balance of drawing acct. due . . . . . 2 Sept.		349	1	0	3	29	
18—.								
July 18	Balance of interest up to this day						37	1
				76*l.* 17		10	1452*l.* 1	
18—.								
July 18	To balance from above, due this day						73	

Errors excepted—Liverpool, 21st September,

Drs. *Messrs. Simmons and Co., of Amster*

18—.		*l.*	*s.*	*d.*	Days.	*l.*	
Jan. 1	To Balance due . . . . 1 Jan.	65	10	0	365	3	
Feb. 26	Invoice of 6 chests of Indigo due 26 Feb.	340	10	0	308	14	
May 26	Their draft, order of Lass and Co. . . . . 1 Aug.	1500	0	0	152	31	
July 30	Their drafts, order of sundries . . . . . 20 Oct.	2100	0	0	72	20	1
Nov. 7	Invoice of 200 boxes of sugar 7 Nov.	825	10	0	54	6	
Dec. 31	Bank commission on 2790*l.* at 1/2 per cent. . 31 Dec.	13	19	0			
	Bill-brokerage and stamps.	1	19	0			
	Postages	2	5	6			
	Balance of interest	19	17	1		19	1
	Balance	234	4	5			
		5100*l.*	15	0		95*l.*	1

London, 31st December, 18—. J. P. Drayton and C

R. and F. Marchmont, of Liverpool. *Cr.*

	yr.	days	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
By acceptance due this day,	1	192	2	17	4	47	0	0
Remittance on Portugal, due . . . . . 19 Jan.	1	180	21	3	11	354	19	0
Our acceptance . . 13 Feb.	1	155	8	10	11	150	0	0
Our acceptance . . 10 June	1	38	4	6	9	98	5	0
Transfer balance owing by our Lisbon firm, due 2 Sept.		319	2	0	6	58	1	2
Commission on receiving 1116*l.* 5*s.* 4*d.* at 1/2 per cent						5	11	8
Brokerage on 746*l.* 7*s.* 4*d.*							14	11
Postage							7	4
Balance of Interest			37	18	5			
By balance to debit, due this day						737	16	4
			76*l.* 17		10	1452*l.* 15		5

and F. Marchmont.

Account with J. P. Drayton and Co. *Crs.*

	l.	*s.*	*d.*	Days.	*l.*	*s.*	*d.*
By their remittance on Smith and Co. due . . 13 March	400	0	0	293	16	1	1
Do. on Baring Bro. and Co. 31 May	1100	0	0	214	32	4	6
Nett proceeds of wheat, ex James . . . . due 3 July	960	5	0	181	23	16	0
Remittance on Hammersleys and Co. . . . . 8 Oct.	300	0	0	84	3	9	0
Our drafts on Paris 10,000 fr. 3 Aug.	390	10	0	150	8	0	2
Remittance on Curtis and Co. 3 Nov.	1000	0	0	58	7	18	10
» J. Martin 30 »	950	0	0	31	4	0	8
	5100*l.* 15		0		95*l.* 10		3
By balance . . . . . 1 Jan.					231*l.* 4		5

I.

Account Sales of Sundries received per Ship Rubicon, Daniels Master, from London, and sold by order and for account and risk of Messrs. Robert Jamieson and Co. of that place, viz: —

Out of	Case, 8 ends Silk Waist-					*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
J AND C	coating, as per Invoice	. . . . .		. . .		25	7	2			
32	Advance 25 per cent.	. . . . .		. . .		6	6	10			
	Add for Package .	. . . . .		. . .		0	6	6			
									32	0	6
		Impl. Gls.			*s.*						
	15 Hogsheads Hollands .	785		at	4	. . . . .			157	0	0
	5 Puncheons Brandy .	531 2/3		»	»	. . . . .			106	6	8
	6 Cases, 100 Muskets with				*s.*						
	Bayonets	14		at	14	9	15	0			
		12		»	13	7	16	0			
		72		»	12	43	4	0			
		2		»	9	0	18	0			
		100							61	14	0
R. J.											
1 to 168	168 Casks Bottled Ale and										
	Porter: —				*s.*						
	Casks 16	48	dozen	at	11	26	8	0			
	11	33	»	»	10	16	10	0			
	44	132	»	»	»	66	0	0			
	8	24	»	»	»	12	0	0			
	50	150	»	»	5	37	10	0			
	39	117	»	»	»	29	5	0			
	168	504	dozen						187	13	0
									544	14	2
	CHARGES.										
	To Cash paid Wharfage					5	5	9			
	Auction Duty on 66*l.* 15*s.* at 1 1/2 per										
	cent 20*s.*, and expenses 10*s.*					1	10	0			
	Commission and Guarantee at 10 per cent. . .					54	9	5			
									61	5	2
					Nett proceeds				483*l.*	9	0

Errors Excepted.

Sydney, 15th March, 18—.

JOHN WILSON and Co.

II.

Account Sales of 17 bales of Wool received by the Swift, John Perkins, Master, from Hamburgh, for account of Ludwig Kaan, Esq. of Vienna.

17 Bales Wool. O L K O 1 to 17

	l.	*s.*	*d.*			
City dues and entry .	1	2	1	No.	ct.	qr. lb.
Freight on 49 ct. 2 qr. 1 lb at 2*s.*	4	19	0	1.	2	2 27
				2.	2	3 10
				3.	3	0 8
Primage, 10 per cent.	0	10	0	4.	2	3 13
Duty on 5230 lb. at 1*d.*	21	15	10	5.	2	3 9
Entry	0	6	0	6.	2	3 17
Warehousing	0	8	6	7.	3	1 25
Cartage and Watching	0	18	6			
Weighing inwards . .	0	8	6	20	2	25 = 2321 lb.
Mending cases	0	15	4			
Dock charges	1	11	2	Tare and draft 70		
Mending and making merchantable . . .	1	2	9	Nett 2251 lb.		
Sampling	0	7	6			
Opening and examining	0	6	4	at 4*s.* 9*d.*		534*l.* 12 3
Weighing on delivery	0	8	6	8.	2	2 12
Warehouse rent . . .	0	8	6	9.	2	3 26
Taring and sewing up	0	7	0	10.	2	0 8
				11.	2	2 25
Interest on advances six months	3	12	6	12.	2	3 13
				13.	2	3 27
Stamps and petty expenses	0	11	6	14.	2	2 10
				15.	2	3 26
Fire insurance	1	12	6	16.	2	3 25
Brokerage, 1 per cent	12	9	3	17.	2	3 12
Discount 2 1/2 ditto .	31	3	0			
Del credere, 2 ditto	24	18	5	27	2	16 = 3096 lb.
Commission, 2 ditto .	24	18	5			
	135	1	3	Tare and Draft 100		
Net proceeds	848	19	0	Nett 2996 lb.		
				at 3*s.*		449 8 0
	984*l.* 0		3			984*l.* 0 3

E, E. — London, 17th December, 18—.

FLETCHER and BRINK.

III.

Account Sales of 168 Casks Bottled Beer, received per Ship Sir Joseph Banks, Edward Smith, Master, from London, and sold by order and for account and risk of Messrs. Robert Jamieson and Co. there, viz: —

GL 1 to 168	168 Casks Bottled Ale and Porter viz.: —								
				s.	*d.*	*l.*	*s.*	*d.*	*l.* *s.* *d.*
	48	Casks	144 doz.	at 10	0	72	0	0	
	5	»	15 »	7	4	5	10	0	
	82	»	246 »	7	0	86	2	0	
	20	»	60 »	6	8	20	0	0	
	5	»	15 »	5	4	4	0	0	
	8	»	24 »	5	0	6	0	0	
	168	Casks	504 doz.						193 12 0

CHARGES.

	l.	*s.*	*d.*		
To Cash paid Wharfage (168 barrels, at 6*d.*) . . .	4	4	0		
Auction Duty on 12*l.* 12*s.* at 1 1/2 per cent.. 36*s.* 4*d.*, and expenses 15*s.*	2	11	4		
Commission and Guarantee, at 10 per cent	19	7	4		
				26	2 8
Nett Proceeds				167*l.*	9 4

Errors Excepted.

Sydney, 15th March, 18—.

JOHN WILSON and Co.

IV.

Account Sales of 17 pipes of Linseed Oil, received per Philadelphia, Morgan, and Sold for account of George Hayter and Co. of London.

G. H. C.	Sold at 6 months.	Dollars	Cts.	Dollars. Cts.
17 to 34	17 pipes, or 2140 gall. at 100 cts. . . .			2140
	Charges.			
	Freight, 12*l.* 17*s.* 7*d.* at 4*s.* 6*d.*	57	24	
	Duty on 2120 gall. at 25 cts. 530 deduct 10 per cent . . . . . 53 —477 add 2 per cent. 9 54	486	54	
	Bond, Permit, etc.	5	50	
	Cartage, labour	17	50	
	Gauging	4	25	
	Cooperage, hoops, etc.	8	50	
	Rent.	12		
	Fire Insurance, 1/8 per cent.	2	75	
	Interest on freight and duty?.	9	10	
	Brokerage, 50 c. per pipe	8	50	
	Commission and guarantee, 5 per cent.	107		718 88
	Nett proceeds, due 1 Dec..	Dollars		1421 12

New York, 3rd June, 18—.

JOHN RIDER.

V.

Account Sales of 1000 bags of Manilla Sugar, received by the Sylla, Jones, from Manilla, and sold for account of Messrs. Versluys and Co. of Antwerp.

Oct. A.	Sold at Public Sale, 1 April							*l.*	*s.*	*d.*
	Lot.									
	1 to 8—328 bags, ... gr.		230	2	1					
	Tare 2 / Draft 1		8	2	8					
	Nett		221	3	21	at	26*s.*	288	10	4
	9 to 15—280 bags, ... gr.		199	0	18					
	Tare 2 / Draft 1		7	2	0					
	Nett		191	2	18	at	25*s.*	239	11	6
	16 to 25—400 bags, ... gr.		291	1	20					
	Tare 2 / Draft 1		10	2	24					
	Nett		280	2	24	at	24*s.* 6*d.*	343	17	6
	Charges.									
	Freight on 721 cwt. 11 lbs. at 5*s.* per cwt.	180*l.*	5	6						
	Pierage, 3 1/2*d*, per ton . .		10	6						
					180	16	0			
	4 months' interest, at 4 per cent				2	8	3			
	Dock rates, 721 cwt. 11 lbs. at 5*d.* . . ,				15	0	5			
	3 months' interest.				0	3	0			
	Sorting and lotting				4	7	2			
	Fire insurance				1	2	6			
	Brokerage, 1 per cent				8	14	5			
	Commission and guarantee, 2 1/2 per cent				21	16	0			
								234	7	9
	Nett proceeds, due 1 April							637*l.*	11	7

London, 17th January, 18—.

Jas. Johnson and Co.

VI.

Account Sales of 76 bales of Madder Root, received per James Hill, and sold for account of Messrs. Jullian and Co. of Trieste.

A.									*l.*	*s.*	*d.*
1 to. 76	Prompt 3 months and 1 month 76 bales,										
	gross				269	0	27				
	draft, 4 pound per bale . .				2	2	24				
					266	2	3				
	tare, 10 pound per bale . .				6	3	4				
	Nett	239	2	27	at 54*s.* p. cwt.				701	6	0
	Charges.										
	Insurance. 800*l.* at 40*s.*						16*l.*				
	Stamp						2				
								18 0 0			
	Entry, bond, dock, and town dues . .							2 0 4			
		cwt.	qrs.	lbs.							
	Duty on	261	3	3	at 6*d.* per cwt. . .			6 10 10			
	Freight on	269	0	27	at 63*s.* per ton,		43*l.* 8	1			
	Primage 10 per cent						4 4	8			
								46 12 9			
	Cartage and porterage on landing . . .							2 17 0			
	Warehouse rent, 10 weeks, at 1*d.* . . .							3 3 4			
	Porterage, delivering, mending, canvass, etc.							1 2 6			
	Fire insurance, 800*l.* at 7*s.* 6*d.* per cent.							3 0 0			
	Interest on charges 76*l.* 8*s.* 11*d.* 164 days							1 14 2			
	Postages and petty charges							0 18 2			
	Brokerage, 1/2 per cent							3 10 0			
	Commission and guarantee, 4 per cent							28 1 0	117	10	11
	Nett proceeds, per 4 Jan. 18—.								583*l.*	15	11

Liverpool, 7th September, 18—.

GRIFFIN and Co.

Pro forma Account Sales of 10 bags of Orchilla Weed.

10 bags of Orchilla Weed, duty paid.				*l.* *s.* *d.*
	cwt.	qrs.	lb.	
Weighing gross	21	3	17	
draft, 1 lb. per bag.			10	
	21	3	7	
Tare, 6 per cent . . .	1	0	10	
	20	2	16	at 250*l.* per ton. 258 0 9
Discount, 2 1/2 per cent				6 9 0
				251 11 9
Charges.				
Housing, landing, and wharfage, at 9*d.* per bag				7 6
Weighing, 3*d.* per bag				2 6
Freight, per ton				
Primage, per cent . . .				
Duty, 16*s.* 8*d.* per cwt.				17 4 0
Warehouse rent, 1*d.* per bag per week				
Brokerage 1 per cent. if sold by auction 1/2 per cent. if by private contract .				
Postages 17*s.* 6*d.* and petty charges 10*s.*				1 7 6
Brokerage on remittance, at 2*s.* per cent.				
Premium of insurance from. 15*s.* 6*d.* to 25*s.* per cent. according to the season of the year, ship, etc.				
Policy stamp, if premium under 20*s.* 2*s.* 6*d.* per cent. above, 5*s.* per cent. . .				
Commission on amount insured 1/2 per cent.				
Del credere (if required) 1/2 per cent. .				
Commission on 251*l.* 11*s.* 9*d.* at 2 1/2 per cent				6 5 9
Del credere, when not sold for cash, 2 per cent				
Nett proceeds				

Errors Excepted. — London.

INVOICES,

I.

London, 20th July, 18—.

Messrs. Robinson and Co., per Royalist, Arthur,

London and St-Vincent.

To SMITH and Co.

			l.	*s.*	*d.*	*l.*	*s.*	*d.*
R.	1-100	100 Casks, each 3 dozen, Porter, 300 dozen, at 6*s.* 6*d.*				97	10	0
301-303		3 Cases, 60 packets Windsor soap, 1cwt. 2qr. 18lb., at 63*s.*	5	4	8			
		Cases. etc.		18	6			
						6	3	2
304		36 Gents. Black Beaver Hats, at 5*s*.	9	0	0			
		Case	0	12	0			
						9	12	0
305-307		3 Cases as above				28	16	0
308	4	5 gross, Black galloons, at 4*s.* 6*d.* . .	1	2	6			
	2	10 ditto, ditto, » 4*s.* 10*d.* . .	2	8	4			
	3	10 ditto, ditto, » 5*s.* 6*d.* . .	2	15	0			
	4	20 ditto, ditto, » 5*s.* 10*d.* . .	5	16	8			
	5	20 ditto, ditto, » 6*s.* 0*d.* . .	6	0	0			
	6	6 ditto, 4 doubles, » 7*s.* 0*d.* . .	2	2	0			
	7	6 ditto, ditto, » 7*s.* 5*d.* . .	2	4	6			
	8	6 ditto, ditto, » 8*s.* 10*d.* . .	2	13	0			
	9	10 ditto, 6 doubles, » 9*s.* 10*d.* . .	4	18	4			
	10	10 ditto, ditto, » 10*s.* 2 1/2*d.*	5	2	1			
	11	20 ditto, ditto. » 10*s.* 10 1/2*d.*	10	17	6			
		3 dozen 34 inch Black Bandanas (handkerchiefs), at 26*s.*	3	18	0			
		Tin and wood case	0	6	6			
						50	4	5
309		3 dozen Chali handkerchiefs, (job) at 50*s.*	7	10	0			
	1	6 dozen Habits, Black Nett Mitts, at 25*s*	7	10	0			
		6 ditto, ditto, at 30*s.*	9	0	0			
	2	20 yards, Black Satin, » 2*s.* 6*d.*	2	10	0			
		12 ditto, ditto, » 2*s*, 8*d.*	1	12	0			
		30 ditto, White, » 3*s.* 0*d.*	4	10	0			
		12 ditto, Sky, » 2*s.* 10*d.*	1	14	0			
		6 dozen Curling Fluid	6	6	0			
		Case, etc.	0	6	0			
						40	18	0
		Carried forward				233*l.*	3	7

			l.	s.	d.	l.	s.	d.
		Brought forward				233	3	7
310		20 pieces, black and lavender De Laines, 30 yards each, at 10*d.*	25	0	0			
		10 ditto, coloured, ditto, at 0*s.* 6*d.*	7	10	0			
		24 De Laine dresses, » 5*s.* 6*d.*	6	12	0			
		6 ditto, » 6*s.* 0*d.*	1	16	0			
		10 coloured, ditto, » 8*s.* 0*d.*	4	0	0			
		6 ditto, ditto, » 9*s.* 6*d.*	2	17	0			
		10 ditto, (job) » 10*s.* 6*d.*	5	5	0			
		Case	0	9	0			
311		20 dozen, Japan Blacking, at 4*s.* . . .	4	0	0	53	9	0
		Cask	0	1	6			
312	10	15 dozen, Habits, Black Silk Gloves, at 12*s.*	9	0	0	4	1	6
11	10	ditto, Elastic Tops, at 14*s.* 0*d.*	7	0	0			
12	10	ditto, Cordanet Lace » 6*s.* 4*d.*	3	3	4			
13	10	ditto, Black Satin Stocks, at 21*s.* 6*d.*	10	15	0			
		2 End Black Cloth, 60yds. at 6*s.* 2*d.*	18	10	0			
		1 ditto, 25 1/2yds. » 7*s.* 2*d.*	9	2	9			
		1 ditto, Drab, 26yds. » 6*s.* 5*d.*	8	6	10			
		1 ditto, bottle green, 25yds. » 7*s.* 11*d.*	9	17	11			
		Case	0	9	6			
						76	5	4
						366	19	5
		Charges.						
		To Entry and Duty, 40*s.*, Dock charges, etc., 45*s.*	4	5	0			
		To Freight, Primage, and Bills of Lading	17	4	3			
						21	9	3
						388	8	8
		Insurance on 395*l.* at 20*s.* per cent. .	3	19	0			
		Policy	0	10	0			
						4	9	0
						362	17	8

E. E. — London, 28th July, 18—.

Smith and Co.

II.

Invoice of 16 chests of East India Indigo, bought by order and for account of Messrs. Schuback and Co. of Hamburgh, and shipped to their address by the John Bull, Corbyn.

S. and C. No. 1 to 16

16 Chests of Indigo.

No.	Gross.	Tare.
1	334 pound	55 pound.
2	332	56
3	336	56
4	338	57
5	340	56
6	337	55
7	332	56
8	339	57
9	335	60
10	336	56
11	331	54
12	325	53
13	330	54
14	332	55
15	342	59
16	341	58
	5,360	897
	929	32 draft
Nett pound	4,431 at 6s. per pound . .	1,329l. 6 0

Charges.

Entry, bond, fees, etc.	1l. 10 0	
Packing, 5s. each	4 0 0	
Lighterage, shipping, etc. . . .	4 2 0	
Brokerage 1/2 per cent	6 13 0	
	16 5 0	
Insurance 1,600l. at 10s. 8l.	0 0	
Stamp.	1 0 0	
	9 0 0	
		25 5 0
		1,354l. 11 0
Commission 2 per cent		27 1 10
		1,381 12 10

E. E. — London, 14th August, 18—.

J. Smith.

III.

Invoice of 200 bales of Cotton, shipped on board the Julia. Black, for Leghorn, by order and for account of Messrs. Girolamo and Co. of Leghorn.

G. and Co. 1 to 200	200 Bales of Cotton.				
	Weighing gr. . . . . 560 cwt.				
	Draft 2 pound. . . . 3 2 8				
		566	1	20	
	Ropes	2	0	6	
		554	1	14	
	Tare	19	3	4	
	Nett	334	2	10	
	or 37,474 pd. at 8*d.* per pd.				
	Charges.				
	Bond, dock, and town dues and entry.	*l.* 4	1	0	
	Cartage and porterage	5	0	0	
	Bills of lading and petty charges	0	10	6	
	Brokerage 1/2 per cent.	6	5	0	
					15 16 6
					1,264*l.* 19 2
	Commission 2 per cent.				25 6 0
					1,290*l.* 5 2

E. E. — Liverpool, 5th November, 18–.

Raines and Co.

IV.

Invoice of 500 bales of Cotton, shipped by A. Johnson and Co. on board the South America, Captain Gray, for account of Messrs. Jno Gray and Co. of Liverpool.

J. G. 1 to 500	500 Bales of Cotton.			
	bales weighing			Dollars
	260	93,600 pound at . . . . . (1) 15cts.		14,040
	240	86,400 » . . . . . 14cts.		12,096
	500	180,000		26,136
	Charges.			
	Brokerage at 12 1/2 cts. per bale		62 50	
	Cartage at 8 cts.		40	
	Petty expenses		3 50	
				106
	Commission for purchase and drafts 4 per cent.			1,049 68
				27,291 68

E. E. — New York, 31st October, 18—. A. Johnson and Co.

V.

Invoice of 1000 boxes of Sugar, shipped by James Jones and Co. of Havanna, to Hamburgh, by the Mary, Smith, Master, by order and for account of Messrs. P. Smith and Co. of Hamburgh.

C. W. 1 to 1000	1000 boxes of yellow sugar, weighing, as per specification annexed,		Dollars.	Cts.
	Nett 424,000 lbs. at 8 rsl. per aroba (2) of 25 lb.	16,960		
	Boxes 26 r. each	3,250		
			20,210	
	Charges.			
	To export duty. 4 r per box . .	500		
	Weighing, cartage, etc.	312		
	Brokerage 1/2 per cent	101		
			913	
			21,123	
	Commission for purchase 2 1/2 per cent.		528	1
			21,651	1
	Commission on drafts 2 1/2 per cent. . .		555	1
	Dollars.		22,206	2

E. E. — Havanna, 3rd August, 18—. James Jones and Co.

(1) 100 cents are one dollar. — (2) One aroba is equal to 25.; rls stand for reals de Plata of which eight are one spanish dollar.

VI.

Invoice of 103 casks of Crushed Sugar, bought by orde
and for account of Messrs. E. Müller and Co. of Trieste
and shipped to their address by the Metternich, Meyer

E. M. 1 to 103	103 casks of crushed sugar (specification of weights annexed,)	
	cwt. qr. lbs, cwt. qr. lbs. Gr. 1416 2 Tare. . . . . 125 3 4 126 3 23 dft. 1 0 19	
	Nett 1289 2 5 at 40s. on board . . .	2,579*l.* 1 9
	Charges. Brokerage 1/2 per cent. . . . . 12*l.* 18 0 Bills of lading, etc.. . . . . 9 6	13 7 6
	Insurance 2700*l.* at 25s. . . . . 33*l.* 15 0 Stamp 3 7 6	37 2 6
		2,629*l.* 11 9
	Commission 2 per ct.	52 11 10
		2,682*l.* 3 7

E. E. — London, 1st November, 18—.

JOHN CRAVEN.

MONETE.

Tutta la Gran Bretagna conteggia in lire, scellini, pence e farthings, che costituiscono la moneta *sterling* o moneta inglese. Nelle monete reali non meno che in quelle di conteggio, 4 farthings equivalgono a 1 penny; 12 pence (pence è il plurale di penny) a 1 scellino; e 20 scellini a 1 lira sterlina. Le monete d'oro sono la ghinea (21 scellini) del valore di 26 franchi e 46 centesimi. Di queste monete ora ne circolano pochissime, essendo state ritirate dal governo già da parecchi anni.

La sovrana (dal 1816 solamente) o lira sterlina (20 scellini) equivale a 25 franchi e 20 centesimi; il doppio e il mezzo sovrano in proporzione. Le monete d'argento sono la corona (5 scellini) di 6 franchi e 30 centesimi; la mezza corona (2 scellini e 6 pence) di 3 franchi e 15 centesimi; lo scellino (12 pence) di 1 franco e 26 centesimi; il mezzo scellino (6 pence di 63 centesimi.

TABLE OF MISCELLANEOUS ARTICLES.

A Hogshead of Brandy	45 to 60	imp. galls.	
A Hogshead of Whisky	55 to 60	»	
A Puncheon of do	112 to 120	»	
A Puncheon of Rum	90 to 100	»	
A Pipe of Port	115	»	
A Pipe of Madeira	92	»	
A Butt of Sherry	108	»	
A Hogshead of Claret	46	»	
A Barrel of Tar	26 1/4	»	
A Barrel of Herrings	26 2/3	»	
A Cran of do.	37 1/2	»	
A Tun of Oil	210	»	
A Hogshead of Tobacco	12 to 18	cwt.	
A Cask of Clover Seed	7 to 9	»	
A Sack of do. do.	2 to 3 1/2	»	
A Cask of Tallow	9	»	
A Chest of Soap	3 1/4	»	
A Bag of Coffee	1 1/4 to 1 1/2	»	
A Hogshead of Sugar	13 to 16	»	
A Tierce of do.	7 to 9	»	
A Bale of Feathers	1	»	
A Bag of Bags	2 1/2	»	
A Bale or Matt of Flax	5 to 6	»	

A Pack of Wool	240	lbs.
A Barrel of Gunpowder	100	"
A Firkin of Butter	56	"
A Sack of Meal or Flour (of 2 bolls)	280	"
A Peck of do. or do.	14	"
A Tierce of Pork, 80 pieces	320	"
A Box of Salmon	120 to 130	"
A Gallon of Honey	12	"
A Chest of Tea, Congou	84	"
A Chest of do. Hyson	60 to 80	"

A Load of Tiles. 1000 in number.
A Load of Bricks, 500 in number.
A Quire of Paper is 24 Sheets.
A Ream of Paper is 20 Quires.
12 Dozen make a Gross.
12 Barrels make a Last.

IMPERIAL STANDARD

FOR

WEIGHTS AND MEASURES

By this excellent enactment, there will in future be but one yard, for length, breadth, or depth; one pound for weight; one gallon for liquids, and one bushel for dry or heaped goods, allowed in any part of England, Ireland, Scotland, and Wales. All things, therefore, sold by weight, must be bought and sold by the Imperial Avoirdupoise Pound of Sixteen Ounces, stamped and marked by the proper authorities; all silks, linens or other admeasurement goods. must be bought and sold by the Imperial Standard Yard; and liquids, of whatever kind, must be bought and sold by the Standard Gallon, or its divisions, and all dry goods by the bushel; and where the measure is usually heaped, as in coals and fruit, the cone must, in the bushel, be at least six inches high at the top. The strike used for corn measures must be round, and of the same diameter from end to end.

It is hardly necessary to notice the difference between Troy and Avoirdupoise Weights; the former, of twelve ounces to the pound, being restricted to the use of jewellers, and dealers in precious stones and jewels, and drugs and chemicals, in their purchases between each other; in their transactions with the public, they are obliged, like others, to use the Avoirdupoise.

The new pound weight is divided into ounces, drams, penny-weights, and grains, as shewn in the following tables: —

TROY WEIGHT.

24 grains	make . . .	1 pennyweight
20 pennyweights	. . : .	1 ounce
12 ounces	. . . . .	1 pound

AVOIRDUPOISE WEIGHT.

16 drams	. . . . .	1 ounce
16 ounces	. . . . .	1 pound

THE STANDARD YARD.

is divided into feet and inches, as under:—

12 inches	. . . . .	1 foot
3 feet	. . . . .	1 yard

FOR LONG MEASURE.

as land, distance, and the like, it is thus computed

5 1/2 yards	make —	I rood, pole, or perch
220	» (or 40 poles)	. . 1 furlong
1760	» (or 8 furlongs)	. 1 mile

FOR SQUARE MEASURE.

as timber, stone, or other solids, including width, depth, and height it is computed thus: —

144	square inches	. . . .	1	square foot
9	» feet	. . . . .	1	» yard
1210	» yards.	. . . . .	1	» rood
4840	»	» (or 4 roods)	1	» acre

THE STANDARD GALLON.

for beer, ale, wine, milk, and other liquids, is thus divided: —

2 pints	make	1 quart
4 quarts	. . . . .	1 gallon

FOR DRY MEASURE.

as corn, coals, fruit, etc. the bushel is computed thus

2 gallons	make	1 peck
4 pecks	. . . . .	1 bushel
3 bushels.	. . . . .	1 sack
12 sacks	. . . . .	1 chaldron

These tables are all that are necessary, or authorised by the present law: all other divisions or additions are unknown to the Act, and merely allowed by the custom of places, or usages of different trades.

The sizes of the bushel measure and its divisions, are thus defined

by the Corporation of London; under the direction of the Lords Commissioners. — The breadth here directed is from outside to outside of the respective measures: —

Quart	6 1/8 inches
Half-gallon	7 3/4 »
Gallon, or half-peck	9 3/4 »
Peck	12 1/4 »
Bushel.	19 1/2 »
Half-bushel	15 1/2 »

TABLE OF SIMPLE INTEREST

ONE DAY.

Pr.	3 per ct.			3 1/2 per ct.			4 per ct.			4 1/2 per ct.			5 per ct.		
l.	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 1/4
9	0	0	0	0	0	0	0	0	0	0	0	0 1/4	0	0	0 1/4
10	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
20	0	0	0 1/4	0	0	0 3/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
30	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4
40	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 3/4
50	0	0	0 3/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2
100	0	0	1 3/4	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4	0	0	3 1/4
200	0	0	3 3/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4	0	0	6 1/2
250	0	0	4 3/4	0	0	5 3/4	0	0	6 1/2	0	0	7 1/4	0	0	8
500	0	0	9 3/4	0	0	11 1/2	0	1	1	0	1	2 1/2	0	1	4 1/4

TWO DAYS.

1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 1/4
5	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
6	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
7	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
8	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/2
9	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2
10	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
20	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
30	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	1 3/4
40	0	0	1 1/2	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2
50	0	0	1 3/4	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4	0	0	3 1/4
100	0	0	3 3/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4	0	0	6 1/2
200	0	0	7 3/4	0	0	9 1/4	0	0	10 1/2	0	0	11 3/4	0	1	1
250	0	0	9 3/4	0	0	11 1/2	0	1	1	0	1	2 3/4	0	1	4 1/4
500	0	1	7 1/2	0	1	11	0	2	2 1/4	0	2	5 1/2	0	2	8 3/4

THREE DAYS.

Pr.	3 per ct.			3 1/2 per ct.			4 per ct.			4 1/2 per ct.			5 per ct.		
l.	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0	0	0	0	0 1/4	0	0	0 1/4
4	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
5	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
6	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2
7	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
8	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4
9	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4
10	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4
20	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	1 3/4
30	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4
40	0	0	2 1/4	0	0	2 3/4	0	0	3	0	0	3 1/2	0	0	3 3/4
50	0	0	2 3/4	0	0	3 1/2	0	0	3 3/4	0	0	4 1/4	0	0	4 3/4
100	0	0	5 1/4	0	0	7	0	0	7 3/4	0	0	8 3/4	0	0	9 3/4
200	0	0	11 3/4	0	1	1 3/4	0	1	3 3/4	0	1	5 3/4	0	1	7 1/2
250	0	1	2 3/4	0	1	5	0	1	7 1/2	0	1	10	0	2	0 1/2
500	0	2	5 1/2	0	2	10 1/2	0	3	3 1/4	0	3	8 1/4	0	4	1 1/4

FOUR DAYS.

1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 1/4
3	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/2
5	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
6	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4
7	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4
8	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	1
9	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	1	0	0	1
10	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
20	0	0	1 1/2	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2
30	0	0	2 1/4	0	0	2 3/4	0	0	3	0	0	3 1/2	0	0	3 3/4
40	0	0	3	0	0	3 3/4	0	0	4	0	0	4 1/2	0	0	5 1/4
50	0	0	3 3/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4	0	0	6 1/2
100	0	0	7 3/4	0	0	9 1/4	0	0	10 1/2	0	0	11 3/4	0	1	1
200	0	1	3 3/4	0	1	6 1/2	0	1	9	0	1	11 1/2	0	2	2 1/4
250	0	1	7 1/2	0	1	11	0	2	2 1/4	0	2	5 1/2	0	2	8 3/4
500	0	3	3 1/4	0	3	10	0	4	4 1/2	0	4	11	0	5	5 3/4

FIVE DAYS.

1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
3	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
4	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
5	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4
6	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4
7	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	1	0	0	1
8	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
9	0	0	0 3/4	0	0	1	0	0	1	0	0	1 1/4	0	0	1 1/4
10	0	0	0 3/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2
20	0	0	1 3/4	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4	0	0	3 1/4
30	0	0	2 3/4	0	0	3 1/2	0	0	3 3/4	0	0	4 1/4	0	0	4 3/4
40	0	0	3 3/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4	0	0	6 1/2
50	0	0	4 3/4	0	0	5 3/4	0	0	6 1/2	0	0	7 1/4	0	0	8
100	0	0	9 3/4	0	0	11 1/2	0	1	1	0	1	2 3/4	0	1	4 1/4
200	0	1	7 1/2	0	1	11	0	2	2 1/4	0	2	5 1/2	0	2	8 3/4
250	0	2	0 1/2	0	2	4 3/4	0	2	8 3/4	0	3	0 3/4	0	3	5
500	0	4	1 1/4	0	4	9 1/2	0	5	5 3/4	0	6	1 3/4	0	6	10

SIX DAYS.

Pr.	3 per ct.			3 1/2 per ct.			4 per ct.			4 1/2 per ct.			5 per ct.		
l.	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
3	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2
4	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4
5	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4
6	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	1	0	0	1
7	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
8	0	0	0 3/4	0	0	1	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2
9	0	0	1	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2	0	0	1 3/4
10	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	1 3/4
20	0	0	2 1/4	0	0	2 3/4	0	0	3	0	0	3 1/2	0	0	3 3/4
30	0	0	3 1/2	0	0	4 1/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4
40	0	0	4 1/2	0	0	5 1/2	0	0	6 1/4	0	0	7	0	0	7 3/4
50	0	0	5 3/4	0	0	7	0	0	7 3/4	0	0	8 3/4	0	0	9 3/4
100	0	0	11 3/4	0	1	1 3/4	0	1	3 3/4	0	1	5 3/4	0	1	7 1/2
200	0	1	11 1/2	0	2	3 1/2	0	2	7 1/2	0	2	11 1/2	0	3	3 1/4
250	0	2	5 1/2	0	2	10 1/2	0	3	3 1/4	0	3	8 1/4	0	4	1 1/4
500	0	4	11	0	5	9	0	6	6 3/4	0	7	4 3/4	0	8	2 1/2

SEVEN DAYS.

1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
3	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4
5	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	1	0	0	1
6	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
7	0	0	0 3/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2
8	0	0	1	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2	0	0	1 3/4
9	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	2
10	0	0	1 1/4	0	0	1 1/2	0	0	1 3/4	0	0	2	0	0	2 1/4
20	0	0	2 3/4	0	0	3 3/4	0	0	3 1/2	0	0	4	0	0	4 1/2
30	0	0	4	0	0	4 3/4	0	0	5 1/2	0	0	6	0	0	6 3/4
40	0	0	5 1/2	0	0	6 1/2	0	0	7 1/4	0	0	8 1/4	0	0	9
50	0	0	6 3/4	0	0	8	0	0	9	0	0	10 1/4	0	0	11 1/2
100	0	1	1 3/4	0	1	4	0	1	6 1/4	0	1	8 1/2	0	1	11
200	0	2	3 1/2	0	2	8 1/4	0	3	0 3/4	0	3	5 1/4	0	3	10
250	0	2	10 1/2	0	3	4 1/4	0	3	10	0	4	3 3/4	0	4	9 1/2
500	0	5	9	0	6	8 1/2	0	7	8	0	8	7 1/2	0	9	7

EIGHT DAYS.

1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 1/4
2	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/2
3	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4
4	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	1
5	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
6	0	0	0 3/4	0	0	1	0	0	1	0	0	1 1/4	0	0	1 1/2
7	0	0	1	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2	0	0	1 3/4
8	0	0	1 1/4	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	2
9	0	0	1 1/4	0	0	1 3/4	0	0	1 3/4	0	0	2	0	0	2 1/4
10	0	0	1 1/2	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2
20	0	0	3	0	0	3 3/4	0	0	4	0	0	4 1/2	0	0	5 1/4
30	0	0	4 1/2	0	0	5 1/2	0	0	6 1/4	0	0	7	0	0	7 3/4
40	0	0	6 1/4	0	0	6 1/4	0	0	8 1/4	0	0	9 1/4	0	0	10 1/2
50	0	0	7 3/4	0	0	9 1/4	0	0	10 1/2	0	0	11 3/4	0	1	1
100	0	1	3 3/4	0	1	6 1/2	0	1	9	0	1	11 1/2	0	2	2 1/4
200	0	2	7 1/2	0	3	0 3/4	0	3	6	0	3	11 1/4	0	4	4 1/2
250	0	3	3 1/4	0	3	10	0	4	4 1/2	0	4	11	0	5	5 3/4
500	0	6	6 3/4	0	7	0	0	8	9	0	9	10 1/4	0	10	11 1/2

NINE DAYS.

Pr.	3 per ct.			3 1/2 per ct.			4 per ct.			4 1/2 per ct.			5 per ct.		
l.	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
1	0	0	0	0	0	0	0	0	0	0	0	0 1/4	0	0	0 1/4
2	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2
3	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4
4	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	1	0	0	1
5	0	0	0 3/4	0	0	1	0	0	1	0	0	1 1/4	0	0	1 1/4
6	0	0	1	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2	0	0	1 3/4
7	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	2
8	0	0	1 1/4	0	0	1 3/4	0	0	1 3/4	0	0	2	0	0	2 1/4
9	0	0	1 1/2	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2
10	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4
20	0	0	3 1/2	0	0	4 1/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4
30	0	0	5 1/4	0	0	6 1/4	0	0	7	0	0	7 3/4	0	0	8 3/4
40	0	0	7	0	0	8 1/4	0	0	9 1/4	0	0	10 1/2	0	0	11 3/4
50	0	0	8 3/4	0	0	10 1/4	0	0	11 3/4	0	1	1 1/4	0	1	2 3/4
100	0	1	5 3/4	0	1	8 3/4	0	1	11 1/2	0	2	2 1/2	0	2	5 1/2
200	0	2	11 1/2	0	3	5 1/2	0	3	11 1/4	0	4	5 1/4	0	4	11
250	0	3	8 1/4	0	4	3 3/4	0	4	11	0	5	6 1/2	0	6	1 3/4
500	0	7	4 3/4	0	8	7 1/2	0	9	10 1/4	0	11	1 1/2	0	12	3 3/4

TEN DAYS.

1	0	0	0	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4	0	0	0 1/4
2	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
3	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4
4	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
5	0	0	0 3/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/4	0	0	1 1/2
6	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	1 3/4
7	0	0	1 1/4	0	0	1 3/4	0	0	1 3/4	0	0	2	0	0	2 1/4
8	0	0	1 1/2	0	0	1	0	0	2	0	0	2 1/4	0	0	2 1/2
9	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4
10	0	0	1 3/4	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4	0	0	3 1/4
20	0	0	3 3/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4	0	0	6 1/2
30	0	0	5 3/4	0	0	7	0	0	7 3/4	0	0	8 3/4	0	0	9 3/4
40	0	0	7 3/4	0	0	9 1/4	0	0	10 1/2	0	0	11 3/4	0	1	1
50	0	0	9 3/4	0	0	11 1/2	0	1	1	0	1	2 3/4	0	1	4 1/4
100	0	1	7 1/2	0	1	11	0	2	2 1/4	0	2	5 1/2	0	2	8 3/4
200	0	3	3 1/4	0	3	10	0	4	4 1/2	0	4	11	0	5	5 3/4
250	0	4	1 1/4	0	4	9 1/2	0	5	5 3/4	0	6	1 3/4	0	6	10
500	0	8	2 1/2	0	9	7	0	10	11 1/2	0	12	3 3/4	0	13	8 1/4

TWENTY DAYS.

1	0	0	0 1/4	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2	0	0	0 1/2
2	0	0	0 3/4	0	0	1	0	0	1	0	0	1	0	0	1 1/4
3	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	1 3/4
4	0	0	1 1/2	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2
5	0	0	1 3/4	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4	0	0	3 1/4
6	0	0	2 1/4	0	0	2 3/4	0	0	3	0	0	3 1/2	0	0	3 3/4
7	0	0	2 3/4	0	0	3 1/4	0	0	3 1/2	0	0	4	0	0	4 1/2
8	0	0	3	0	0	3 3/4	0	0	4	0	0	4 1/2	0	0	5 1/4
9	0	0	3 1/2	0	0	4 1/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4
10	0	0	3 3/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4	0	0	6 1/2
20	0	0	7 3/4	0	0	9 1/4	0	0	10 1/2	0	0	11 3/4	0	1	1
30	0	0	11 3/4	0	1	1 3/4	0	1	3 3/4	0	1	5 3/4	0	1	7 1/2
40	0	1	3 3/4	0	1	6 1/4	0	1	9	0	1	11 1/2	0	2	2 1/4
50	0	1	7 1/2	0	1	11	0	2	2 1/4	0	2	5 1/2	0	2	8 3/4
100	0	3	3 1/4	0	3	10	0	4	4 1/2	0	4	11	0	5	5 3/4
200	0	6	6 3/4	0	7	8	0	8	9	0	9	10 1/4	0	10	11 1/2
250	0	8	2 1/2	0	9	7	0	10	11 1/2	0	12	3 3/4	0	13	7 1/4
500	0	16	5 1/4	0	19	2 1/4	1	1	11	1	4	7 3/4	1	7	4 3/4

THIRTY DAYS.

Pr.	3 per ct.			3 1/2 per ct.			4 per ct.			4 1/2 per ct.			5 per ct.		
l.	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*	*l.*	*s.*	*d.*
1	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4
2	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	1 3/4
3	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2	0	0	2 3/4
4	0	0	2 1/4	0	0	2 3/4	0	0	3	0	0	3 1/2	0	0	3 3/4
5	0	0	2 3/4	0	0	3 1/2	0	0	3 3/4	0	0	4 1/4	0	0	4 3/4
6	0	0	3 1/2	0	0	4 1/4	0	0	4 1/2	0	0	5 1/4	0	0	5 3/4
7	0	0	4	0	0	4 3/4	0	0	5 1/2	0	0	6	0	0	6 3/4
8	0	0	4 1/2	0	0	5 1/2	0	0	6 1/4	0	0	7	0	0	7 3/4
9	0	0	5 1/4	0	0	6 1/4	0	0	7	0	0	7 3/4	0	0	8 3/4
10	0	0	5 3/4	0	0	7	0	0	7 3/4	0	0	8 3/4	0	0	9 3/4
20	0	0	11 3/4	0	1	1 3/4	0	1	3 3/4	0	1	5 3/4	0	1	7 1/2
30	0	1	5 3/4	0	1	8 1/4	0	1	11 1/2	0	2	2 1/2	0	2	5 1/2
40	0	1	11 1/2	0	2	3 1/2	0	2	7 1/2	0	2	11 1/2	0	3	3 1/4
50	0	2	5 1/2	0	2	10 1/2	0	3	3 1/4	0	3	8 1/4	0	4	1 1/4
100	0	4	11	0	5	9	0	6	6 3/4	0	7	4 3/4	0	8	2 1/2
200	0	9	10 1/4	0	11	6	0	13	1 3/4	0	14	9 1/2	0	16	5 1/4
250	0	12	3 3/4	0	14	4 1/2	0	16	5 1/4	0	18	5 3/4	1	0	6 1/2
500	1	4	7 3/4	1	8	9	1	12	10 1/2	1	15	11 3/4	2	1	1

ONE MONTH.

1	0	0	0 1/2	0	0	0 3/4	0	0	0 3/4	0	0	0 3/4	0	0	1
2	0	0	1	0	0	1 1/2	0	0	1 1/2	0	0	1 3/4	0	0	2
3	0	0	1 3/4	0	0	2	0	0	2 1/4	0	0	2 1/2	0	0	3
4	0	0	2 1/4	0	0	2 3/4	0	0	3	0	0	3 1/2	0	0	4
5	0	0	3	0	0	3 1/2	0	0	4	0	0	4 1/2	0	0	5
6	0	0	3 1/2	0	0	4 1/4	0	0	4 3/4	0	0	5 1/4	0	0	6
7	0	0	4	0	0	5	0	0	5 1/2	0	0	6 1/4	0	0	7
8	0	0	4 3/4	0	0	5 1/2	0	0	6 1/4	0	0	7	0	0	8
9	0	0	5 1/4	0	0	6 1/4	0	0	7	0	0	8	0	0	9
10	0	0	6	0	0	7	0	0	8	0	0	9	0	0	10
20	0	1	0	0	1	2	0	1	4	0	1	6	0	1	8
30	0	1	6	0	1	9	0	2	0	0	2	3	0	2	6
40	0	2	0	0	2	4	0	2	8	0	3	0	0	3	4
50	0	2	6	0	2	11	0	3	4	0	3	9	0	4	2
100	0	5	0	0	5	10	0	6	8	0	7	6	0	8	4
200	0	10	0	0	11	8	0	13	4	0	15	0	0	16	8
250	0	12	6	0	14	7	0	16	8	0	18	9	1	0	10
500	1	5	0	1	9	2	1	13	4	1	17	6	2	1	8

ONE YEAR.

1	0	0	7	0	0	8 1/2	0	0	9 1/2	0	0	10 3/4	0	1	0
2	0	1	2 1/4	0	1	4 3/4	0	1	7	0	1	9 1/2	0	2	0
3	0	1	9 1/2	0	2	1 1/4	0	2	4 3/4	0	2	8 1/4	0	3	0
4	0	2	4 3/4	0	2	9 1/2	0	3	2 1/4	0	3	7	0	4	0
5	0	3	0	0	3	6	0	4	0	0	4	6	0	5	0
6	0	3	7	0	4	2 1/2	0	4	9 1/2	0	5	4 3/4	0	6	0
7	0	4	2 1/4	0	4	10 3/4	0	5	7	0	6	3 1/2	0	7	0
8	0	4	9 1/2	0	5	7 1/4	0	6	4 3/4	0	7	2 1/4	0	8	0
9	0	5	4 3/4	0	6	3 1/2	0	7	2 1/4	0	8	1	0	9	0
10	0	6	0	0	7	0	0	8	0	0	9	0	0	10	0
20	0	12	0	0	14	0	0	16	0	0	18	0	1	0	0
30	0	18	0	1	1	0	1	4	0	1	7	0	1	10	0
40	1	4	0	1	8	0	1	12	0	1	16	0	2	0	0
50	1	10	0	1	15	0	2	0	0	2	5	0	2	10	0
100	3	0	0	3	10	0	4	0	0	4	10	0	5	0	0
200	6	0	0	7	0	0	8	0	0	9	0	0	10	0	0
250	7	10	0	8	15	0	10	0	0	11	5	0	12	10	0
500	15	0	0	17	10	0	20	0	0	22	10	0	25	0	0

Stock	1/8 per ct.	1/4 per ct.	3/8 per ct.	1/2 per ct.	5/8 per ct.	3/4 per ct.	7/8 per ct.	1 per ct.
l.	*l. s. d.*	*l. s. d.*	*l. s. d.*	*l. s. d.*	*l. s. d.*	*l. s. d.*	*l. s. d.*	*l. s. d.*
1	0 0 0 1/4	0 0 0 1/2	0 0 0 3/4	0 0 1	0 0 1 1/2	0 0 1 3/4	0 0 2	0 0 2 1/4
2	0 0 0 1/2	0 0 1	0 0 1 3/4	0 0 2 1/4	0 0 3	0 0 3 1/2	0 0 4	0 0 4 3/4
3	0 0 0 3/4	0 0 1 3/4	0 0 2 1/2	0 0 3 1/2	0 0 4 1/2	0 0 5 1/4	0 0 6 1/4	0 0 7
4	0 0 1	0 0 2 1/4	0 0 3 1/2	0 0 4 3/4	0 0 6	0 0 7	0 0 8 1/4	0 0 9 1/2
5	0 0 1 1/2	0 0 3	0 0 4 1/2	0 0 6	0 0 7 1/2	0 0 9	0 0 10 1/2	0 1 0
6	0 0 1 3/4	0 0 3 1/2	0 0 5 1/4	0 0 7	0 0 9	0 0 10 3/4	0 1 0 1/2	0 1 2 1/4
7	0 0 2	0 0 4	0 0 6 1/4	0 0 8 1/4	0 0 10 1/2	0 1 0 1/2	0 1 2 1/2	0 1 4 3/4
8	0 0 2 1/4	0 0 4 3/4	0 0 7	0 0 9 1/2	0 1 0	0 1 2 1/4	0 1 4 3/4	0 1 7
9	0 0 2 1/2	0 0 5 1/4	0 0 8	0 0 10 3/4	0 1 1 1/2	0 1 4	0 1 6 3/4	0 1 9 1/2
10	0 0 3	0 0 6	0 0 9	0 1 0	0 1 3	0 1 6	0 1 9	0 2 0
20	0 0 6	0 1 0	0 1 6	0 2 0	0 2 6	0 3 0	0 3 6	0 4 0
30	0 0 9	0 1 6	0 2 3	0 3 0	0 3 9	0 4 6	0 5 3	0 6 0
40	0 1 0	0 2 0	0 3 0	0 4 0	0 5 0	0 6 0	0 7 0	0 8 0
50	0 1 3	0 2 6	0 3 9	0 5 0	0 6 3	0 7 6	0 8 9	0 10 0
60	0 1 6	0 3 0	0 4 6	0 6 0	0 7 6	0 9 0	0 10 6	0 12 0
70	0 1 9	0 3 6	0 5 3	0 7 0	0 8 9	0 10 6	0 12 3	0 14 0
80	0 2 0	0 4 0	0 6 0	0 8 0	0 10 0	0 12 0	0 14 0	0 16 0
90	0 2 3	0 4 6	0 6 9	0 9 0	0 11 3	0 13 6	0 15 9	0 18 0
100	0 2 6	0 5 0	0 7 6	0 10 0	0 12 6	0 15 0	0 17 6	1 0 0
200	0 5 0	0 10 0	0 15 0	1 0 0	1 5 0	1 10 0	1 15 0	2 0 0
300	0 7 6	0 15 0	1 2 6	1 10 0	1 17 6	2 5 0	2 12 6	3 0 0

APPENDIX

O

VOCABOLARIO TECNICO MERCANTILE

A

ABANDONMENT. — Nelle assicurazioni di mare, in certe circostanze l'assicurato può abbandonare la sua proprietà all'assicuratore, e reclamare l'indennità come se la merce fosse totalmente perduta. In questo caso l'assicuratore diventa il legale proprietario; e se il prodotto della merce salvata è maggiore della somma assicurata, il vantaggio è tutto suo.

ACCEPTANCE. — L'atto mediante il quale il trassato di una cambiale si obbliga a pagarla alla scadenza (vedi Bill of exchange).

ACCOMMODATION-PAPER. — Cambiali o biglietti dati senza valore per comodo di qualche persona, che non essendo basati su affari reali, e non rappresentando fondi reali, si chiamano *capitale-fittizio*. Questo è uno de' modi più comuni di procurarsi denaro; e l'atto incauto di prestare un' accettazione ha condotto molti alla ruina.

ACCOUNT-CURRENT. — Un conto corrente fra debitore e creditore, portante interesse, e bilanciato solitamente una o due volte all'anno. Talvolta però è tenuto aperto per un tempo più lungo, come si può vedere nella seconda delle seguenti module. Vi sono due maniere principali più usitate di regolare l'interesse, ed ambedue sono qui sotto mostrate. Alcune case mercantili tengono un conto d'interessi separato dal conto corrente, o ne formano il bilancio soltanto alla chiusura del conto corrente; ma ciò sembra affatto inutile dacchè essi sono obbligati di fornire una copia di ambedue ai loro corrispondenti. (Vedi le module a pag. 230.)

ACCOUNT-SALES. — È uso dei negozianti lo spedire un conto di vendita separato per ogni partita di merce ricevuta, e di non comprendervi diverse consegne in un sol conto, sebbene avvenga che siano state vendute nello stesso tempo ed alle stesse persone. Le module qui presentate devono essere considerate come una semplice formola, e non come guida quanto alla provvisione, ecc., poichè queste variano secondo le circostanze. Le case vecchie continuando a caricare il 2 o 2 1/2, ed in alcuni casi il 3 per cento di provvisione, mentre le case giovani si adattano a condizioni più moderate. (Vedi le module a pag. 232.)

ACT OF HONOUR. — (Vedi Cambiali).

AD VALOREM DUTY. — Dazio che si percepisce sul valore dell'articolo, e non sul peso, sul numero, o sul collo.

ADMINISTRATOR. — Persona incaricata dalla Corte Ecclesiastica ad amministrare la sostanza d'un individuo defunto, quando questi è morto intestato, o quando l'esecutore nominato si rifiuta d'incaricarsene.

ADVANCES. — Anticipazione data dai negozianti in acconto delle merci che ricevono in consegna, cioè da vendere per conto, sia rimettendo cambiali o accettando tratte del mittente.

ADVENTURE. — Operazione commerciale o speculazione intrapresa da un negoziante per suo proprio conto o in società con un altro, consistente di solito in importazioni ed esportazioni di merci.

ADVICE. — Notizia d'una cambiale tratta.

ADVICES. — Relazioni sullo stato del commercio, sul corso del cambio e sull'andamento generale del commercio comunicate per lettera.

AGIO. — La differenza fra *Banco*, o moneta di banca nella quale si tengono i conti, e la moneta corrente del paese.

APPOINT. — *Per appoint* (vedi nota 7, pag. 37).

ARBITRATION. — Un amichevole accomodamento di una quistione mediante la decisione di uno o più individui nominati dall'autorità, o dalle parti contendenti. Il loro giudizio è chiamato *award*.

ARBITRATION OF EXCHANGES. — Paragone fatto fra i cambi di diverse piazze allo scopo di comprare o vendere cambiali con vantaggio. Quando il confronto si fa soltanto fra tre piazze si chiama *simple arbitration* (arbitraggio semplice), quando è di più *compound* (arbitraggio composto).

ASSETS. — Denaro contante o sostanza di una persona oberata o morta. Mezzi di pagare i debiti di una sostanza, o di una casa commerciale.

ASSIGNEE. — Uno al quale è affidata l'amministrazione degli affari di una persona che non può pagare. Se egli viene nominato dal Tribunale (Insolvent Court) è chiamato col nome di *Official Assignee*.

ASSURANCE. — (Vedi Insurance).

ASSURED. — Così chiamasi quello che possiede una polizza di assicurazione qualunque siasi.

ATTORNEY. — Persona legalmente delegata a firmare ed agire per un altro.

ATTORNEY, LETTER OF, POWER OF. — L'istrumento legale che conferisce tale autorità (Procura).

AVERAGES (avaria). — Nelle assicurazioni di mare ve ne sono di due sorta; *particolare* e *generale*.

L'avaria particolare è una contribuzione pro-rata degli assicuratori per indennizzare il danno recato alla merce assicurata da quelli che si chiamano *accidenti di mare*, come quando un vascello perde un'àncora o parte de' suoi attrezzi, o le merci sono trascinate in mare dalle onde, o danneggiate dall'acqua di mare.

L'avaria generale è una contribuzione di tutte le parti interessate: cioè i proprietari del vascello, del nolo, e del carico ad indennizzare una perdita incorsa per la salvezza del tutto, come quando viene portato via un albero od un'àncora, o parte del carico è gettato in mare. Gli assicuratori sono obbligati a pagare questa contribuzione, od una parte della stessa pro-rata, quando la proprietà è assicurata solo o in parte. L'atto di tagliare un attrezzo

od una gomena, o di gettare le merci da bordo è chiamato *jettison*, getto o far getto (Vedi Jettison).

AVERAGE, FREE OF. — Attesa la difficoltà di verificare la causa di questi leggieri danni o deterioramenti che avvengono assai di frequente al vascello od al carico, si trovò necessario di stipulare a favore degli assicuratori, che non siano tenuti a pagare alcun'avaria parziale per certi generi; e nessuna per certi altri quando non arriva a un tanto per cento. Tale eccezione è specificata in quella parte che chiamasi il *memorandum* della polizza (Vedi Polizza). Quando le merci così eccettuate, come sarebbero granaglie, farine, frutta, pesce, ecc., sono danneggiate, la perdita cade sugli assicuratori, locchè spiegherà l'allusione in una delle lettere che precedono, all'avaria che consuma il guadagno.

AWARD. — La decisione degli arbitri (Lodo).

B

BALANCE OF TRADE. — Quando un paese esporta in un altro maggior quantità di merci che non importi da esso, la differenza dev'essere pagata al primo in denaro. Tal differenza è chiamata il bilancio di commercio fra i due paesi, ed è la base principale per fissare il corso del cambio.

BANCO. — Moneta di Banca (Vedi Agio).

BANKER. — Una persona che negozia in denaro; che opera come agente per ricevere e pagare denari, che riceve somme di denaro ad interesse, o per sicura custodia.

BANKRUPT. — Un mercante o negoziante inabile a pagare, che in forza di legale processo è reso soggetto alle leggi della Bancarotta. Le sole persone di commercio possono diventare bancarotte.

BANKRUPT'S CERTIFICATE. — Documento firmato dai creditori, che assolve il debitore da ogni ulteriore pretesa per debiti fino allora esistenti. Quando questo certificato è rifiutato, la persona chiamasi un *uncertificated bankrupt*.

BANKS (1), BANKING-HOUSES. — Stabilimenti dove sono eseguite le operazioni di banca. Il primo termine è più propriamente applicato a quelli della *Joint Stock Companies*: banca composta sui capitalisti che negoziano sotto un assunto titolo, il cui capitale è sottoscritto da un numeroso corpo di azionisti, ed i cui affari sono maneggiati da un comitato o consiglio di direzione; il secondo è più propriamente applicato a pochi individui in società, negozianti col loro proprio capitale, in loro proprio nome. Alcuni scrittori chiamano le prime, banche *pubbliche*, le seconde *private*.

Alcune banche emettono i loro biglietti pagabili a richiesta, altre no. In Londra, ed alla distanza di 65 miglia all'ingiro, la banca

(1) Il termine Banca deriva dalla parola italiana Banco, siccome era costume degli Ebrei lombardi il tenere banchi sulla piazza del mercato dove essi cambiavano denaro e cambiali. Quando un banchiere falliva, il suo banco veniva fatto in pezzi dalla plebaglia, e da questa circostanza nacque la parola bancarotta.

d'Inghilterra gode l'esclusivo privilegio di emettere i suoi propri biglietti.

Il sistema delle banche apporta molti vantaggi e facilitazioni negli affari, i cui principali sono i seguenti: Procura luoghi sicuri per la custodia del denaro. Impedisce l'inconveniente di portare il denaro da piazza a piazza a rischio d'andar smarrito o d'essere derubato. Produce un grande risparmio di tempo, ed in conseguenza di spese ai mercanti e negozianti che altrimenti dovrebbero sborsare ogni somma di denaro che devono pagare, e spedire i loro commessi in tutte le parti della città a chiedere il pagamento delle loro cambiali. Procura una efficacissima salvaguardia contro le speculazioni da parte dei commessi, giovani di bottega e persone di servizio. Presenta mezzi di fare pagamenti in lontani luoghi senza la trasmissione del denaro, Nelle piazze di provincia supplisce alla mancanza assai di frequente sentita, di un opportuno mezzo di circolazione.

Nell'aprire un conto con un banchiere, ogni persona deve scrivere il suo nome su di un libro, affinchè la sua firma sia conosciuta, ed a cui riferirsi ad ogni emergenza. Allora gli vien dato un libro di cassa e dei biglietti stampati. Nel primo vien registrato a suo debito o credito ogni somma ricevuta o pagata per suo conto, ogni qual volta che egli vuole lasciare il libro a tal'uopo.

Quando egli ha occasione di pagare un conto, o di levare denaro per suo proprio uso egli non ha che a solamente riempire le lacune del biglietto e firmarlo; ed il suo banchiere immediatamente lo paga. In ugual maniera egli lascia al suo banchiere l'incomodo di pagare tutte le sue accettazioni scrivendo sulla cambiale « pagabile presso i Sig.——— »

Dall'altra parte egli manda al suo banchiere tutti gli assegni pagati e più tutte le cambiali pagabili in Londra di cui viene in possesso.

In tal modo egli è sollevato dall'incomodo di presentarle egli stesso; e se qualche negligenza, o sbaglio occorre in rapporto ad una cambiale fatta così passare, il banchiere è risponsabile delle conseguenze.

Un altro importantissimo vantaggio per un uomo d'affari è questo; egli può chiamare il suo banchiere in testimonio della sua buona riputazione, ed ottenere col di lui mezzo informazioni sul credito e sulla solidità di altre case.

I banchieri assumono la custodia di Atti o carte di valore posti in iscatole, delle argenterie, delle gioje e di altri oggetti preziosi dei loro corrispondenti, collocandoli nella cassa forte, che generalmente è a prova di fuoco, e bene assicurata con usci di ferro, ecc. Per mezzo dei banchieri di provincia, che tutti hanno i loro corrispondenti in Londra, e molti di essi diretta comunicazione l'uno coll'altro, una persona residente ad un punto estremo del regno, può pagare una somma di denaro ad un suo corrispondente ad un punto opposto, ed evitare ogni rischio di perdita o derubamento, colla spesa di una piccola provisione da pagarsi al banchiere nelle cui mani egli consegna una data somma.

In due modi i banchieri sono ricompensati del loro disturbo, e responsabilità. Il primo che, non è ancor molto, era usato univer-

salmente dalle case bancarie, è di non esigere provvisioni, ma di richiedere che una certa somma sia lasciata nelle loro mani da ogni corrispondente: questa somma era proporzionata alla estensione delle operazioni bancarie durante l'anno.

L'interesse del denaro così depositato costituisce il guadagno del banchiere.

Il secondo modo è di non pretendere quel saldo, nè di accordarne l'interesse, se ve n'è, e di esigere una somma convenuta annualmente per l'agenzia, o di una provisione su ogni affare, di un ottavo o di un quarto per cento.

Su questo principio fanno gli affari di tutti i banchieri di provincia e due stabilimenti di Londra (1). Un mercante agisce da banchiere per i suoi corrispondenti esteri, ricevendo le loro cambiali, pagando le loro accettazioni, e intervenendo quando sono richiesti in loro onore (Vedi *Bills*). In questi casi il negoziante è ricompensato come un banchiere di provincia, colla provisione di un ottavo o tre ottavi, od un quarto per cento secondo l'accordo, addebitando l'interesse sui pagamenti, e dandolo nelle somme ricevute. (Vedi *Check e Clearing*).

BARRATRY. — Significa qualche atto illegale da parte del padrone, o della ciurma di un vascello, pel quale i proprietari possono essere danneggiati o defraudati; come l'esercitare il contrabbando, ciò che rende il vascello soggetto ad essere sequestrato, fuggire col vascello, andare in cerca di preda senza il consenso dei proprietari, e esporre così il vascello ai danni ed alla cattura; l'impegnarsi senza licenza ad un esclusivo commercio come quello delle Indie Orientali, prima che fossero tolte le restrizioni, ecc. (2).

BEARS, AND BULLS. — Termini usati nel *Stock Exchange* (Borsa). *Bear* è uno che ha acconsentito di vendere più carte pubbliche che non ne possiede, e che per conseguenza è obbligato a comperarne con perdita, per bilanciare il suo conto. *Bull* è uno che cerca di acquistare più di quanto egli possa pagare, e così è obbligato a vendere di nuovo prima che arrivi il giorno del pagamento (chiamato *Settling Day*).

BILL OF EXCHANGE. — Un ordine di pagare una certa somma di denaro ad un tempo determinato. Quando la parte a cui tal ordine è diretto, ha significato la sua volonterosa adesione coll'accettare la cambiale, diventa un impegno di pagare; che ha la stessa forza di qualunque obbligazione legale.

Il principale uso delle cambiali, è quello, senza dubbio, per il quale furono inventate, cioè di saldare le partite, od i pagamenti dei debiti fra parti lontane fra di loro, senza la trasmissione del denaro o dell'oro in natura.

Quando si è formata una relazione commerciale fra due città, per esempio, fra Londra ed Amsterdam, deve sempre avvenire che in ognuna di queste città vi siano persone debitrici verso persone

(1) La banca di Londra e Westminster, ed i signori Lawson, Newham e Comp.

(2) Nessun atto al quale prende parte il proprietario si può qualificare per Barratry, poichè nessuno può defraudare sè stesso.

dell'altra. Così A di Amsterdam, deve pagare ad Y di Londra 300*l.* e Z di Londra deve pagare a B di Amsterdam 200*l.* e a C della stessa piazza 100*l.* Ora se A compera da B un ordine sopra Z per il pagamento di 200*l.* e da C un altro di 100*l.*, e rimette questi due ordini ad Y di Londra, quest'ultimo riceve da Z le 300*l.* dovutegli da B, che ne ha sborsato l'importo a B e C, che così vengono ad essere rimborsate del loro avere da Z, e per tal modo tutte le partite sono pareggiate in una maniera semplice, sicura e spiccia.

Le cambiali però vengono ora impiegate per molti altri fini; esse rappresentano la parte principale nel moderno sistema del credito, e sono date dai compratori di merci ai venditori, dai debitori ai loro creditori, ed in molte altre circostanze, tanto come garanzia per denaro dovuto, quanto come mezzo di ottenere l'immediato uso del contante non pagabile che ad un dato tempo.

Le cambiali sono principalmente di due sorta, per l'*interno* e per l'*estero*; la seguente è la modula delle cambiali per l'interno.

An Inland, or Domestic Bill.

280*l.* 14*s.* 6*d.* London, 20th November, 18 —.

Two months after date, pay to me or my order, two hundred and eighty pounds, fourteen shillings, and sixpence, for value received.

EDWARD HART.

Messrs. Kittson and Co. Bristol.

A Promissory Note.

200*l.* 0 0. London, 28th November, 18 —.

Three months after date, I promise to pay to Mr. Frederick Langton, or his order, two hundred pounds, for value received.

CHARLES RUSSELL

141. Oxford-street.

Una cambiale richiede l'accettazione della persona sulla quale è tratta (legalmente chiamato il trattario) per renderla valida. Un biglietto di promessa è valido dal momento in cui è firmato e consegnato; la sua firma non richiedendo accettazione. In tutto il resto questi documenti sono precisamente uguali. Ambedue devono essere tratti *all'ordine* per renderle negoziabili; ed in ambo le parole *valuta avuta* sono indispensabili. L'accettazione di una cambiale è per solito scritta attraverso alla stessa nel centro. Alcuni negozianti scrivono *accettata*, per tanto, pagabile presso il tale banchiere, ma molti usano soltanto la parola *accettata;* che è tutto ciò che la legge richiede in aggiunta alla firma.

In fatti è stato deciso che se la firma vien ommessa, l'accettazione non è meno obbligatoria in faccia alla legge. Le cambiali domestiche sono o girate *in bianco* scrivendo il nome solo sul dorso, ciò che si usa comunemente, o *specialmente* per uno scopo particolare; come per es.: *Pagate all'ordine di A. Newman valuta avuta.*

La legge richiede che una cambiale debba essere lasciata per

un giorno allo studio, o alla casa del trassato per l'accettazione, e se egli rifiuta d'accettarla, essa deve immediatamente essere consegnata nelle mani di un notaio onde essere protestata di non-accettazione. Il notaio presenta di nuovo la cambiale, e nota la risposta del trattario sopra un pezzettino di carta che egli affigge alla cambiale; e sullo stesso pezzetto egli indica la spesa del protesto, la qual spesa vien aggiunta all'ammontare della cambiale, e viene esatta dalla persona che in ultimo luogo la paga. Quando la cambiale è in iscadenza, viene presentata dal possessore per il pagamento; se il pagamento è rifiutato, si ricorre al notaio che presentandola di nuovo come prima (1), stende un legale documento chiamato *protesto*, armato del quale il possessore può cominciare a procedere contro i traenti, o tutti, o alcuno di quelli che l'hanno girata. Quando una cambiale è disonorata, i negozianti usualmente ne mandano notizia alla persona da cui essi l'hanno ricevuta.

Se una cambiale non è presentata pel pagamento nel giorno in cui scade, il traente e tutti i giranti sono esonerati dalla legge, ed il possessore non ha diritto a reclamo che contro l'accettante, se la cambiale è stata accettata; o in caso di un biglietto di promessa contro la parte da cui fu emesso.

Le cambiali che scadono in domenica, in venerdì santo o nel giorno di Natale sono pagabili il giorno prima.

A Foreign Bill.

London, 30th November, 18—. Marks Bco. 5000.

Three months after date, pay this our first of exchange (second and third not paid) to the order of Messrs. Hellman and Son, five thousand marks banco for value received, as advised by

Edw. Collins and Co.

Messrs. P. H. Fürst and Son, Hamburgh.

La principale differenza fra le cambiali per l'*interno* e per l'*estero* consiste nell'essere le ultime solitamente tratte in numero di due o tre, tutte perfettamente eguali, ad eccezione delle parole *prima, seconda* e *terza* colle quali esse vengono distinte l'una dall'altra.

Siccome il negoziante che scrive a lontani paesi generalmente manda manda i duplicati delle lettere per timore che l'originale vada smarrito, così nel trasmettere una cambiale, essi si premuniscono contro lo smarrimento col trasmetterne una seconda, ed ove occorra, anche una terza con mezzi ed a tempi diversi. La prima che arriva nelle mani è presentata per l'accettazione, essendo

(1) La legge non richiede che il notaio debba vedere personalmente il trattario; basta che egli presenti la cambiale entro il termine indicato dalla stessa.

tutte egualmente valide. Le cambiali per l'estero devono sempre essere girate precisamente così:

London, 28th November, 18—.

Pay to Messrs. C. U. and Co., or order, for value received.

N. N.

Prime di cambio per accettazione.

Quando un negoziante fa acquisto di una cambiale estera (poichè la prima, la seconda, e la terza non formano che una sola cambiale) egli trasmette immediatamente la prima nel luogo o nelle vicinanze del luogo su cui la cambiale è tratta, onde ottenere un'accettazione della stessa. Con questo mezzo egli si assicura della responsabilità del trattario, prontamente, e senza incorrere rischio di sorta, non essendo la prima negoziabile se non è girata; e nello stesso tempo egli può disporre della seconda, scrivendo al piede: « *First with Messrs.*——— » La seconda giungendo, come deve in fine avvenire, nella piazza su cui è tratta, è presentata alla casa indicata nell'avvertenza suddetta, che consegna subito la prima che era in linguaggio mercantile; *held at the disposal of the second.*

Caso di bisogno, o accettazione, e pagamento per l'onore.

Ogni individuo, il cui nome è scritto su di una cambiale, sia il traente, il trassato od il giratario, è parimenti responsabile verso l'ultimo possessore per il di lei pagamento alla scadenza; e siccome il retrocedere una cambiale è non solo di pregiudizio al credito di un negoziante, ma porta anche considerevoli spese, furono prese delle misure per prevenire questa dispiacevole emergenza.

Questa misura consiste nell'aggiungere ciò che si chiama *a case of need* (un caso di bisogno); o riferimento ad un corrispondente della stessa piazza, che è perciò chiamato *to interfere for honour* (intervenire per onore) del negoziante dal quale gli viene riportata la cambiale. Questo riferimento si fa collo scrivere in fondo della cambiale queste parole *in case of need, with Messrs.* . . . (in caso di bisogno dai signori———— »). Quando l'accettazione od il pagamento vien rifiutato dal trassato, il possessore si rivolge alla casa così indicata, la quale accetta, o paga, secondo l'occorrenza, dietro protesta ed atto d'onore; tale essendo il nome dato all'atto notarile steso per abilitare il loro corrispondente per cui conto essi intervengono a ricuperare la somma dai traenti della cambiale.

BILL OF LADING. — Una ricevuta su di una modula in bianco stampata e bollata rilasciata dal padrone di un vascello per le merci che vi sono caricate. Questo documento è ritenuto sufficiente a

provare in caso di perdita che le merci furono caricate ed assicurate.

Le polizze di carico sono trasferibili come le cambiali per mezzo di una girata in bianco, o completa, ed il possessore può reclamare la merce dal capitano in ogni circostanza, quando è firmata dal consegnatario, e può provare che egli ne ha sborsato il relativo valore.

A Bill of Lading.

Shipped in good order and well conditioned by *John Brooks*, in and upon the good ship called the *Lady Pellew*, whereof is
B 1 to 12 master for this present voyage, *Captain Charles Cobbin*, and now riding at anchor in the *London Docks*, and bound for *St. Petersburgh, five cases printed cottons, and seven bales woollen cloths*, being marked and numbered as in the margin and are to be delivered in the like good order, and well conditioned at the aforesaid port of *St. Petersburgh* (the act of God, the Queen's enemies, fire, and all and every other dangers and accidents of the seas, rivers, and navigation, of whatever nature or kind soever excepted), unto *Messrs. John Barthon and Co.*, or to *their* assigns, *on paying* freight for the said goods, *three pounds eighteen shillings*, *and five per cent.*, primage and average accustomed. In witness whereof, the master or purser of the said ship hath affirmed to *four* bills of lading, all of this tenour and date; the one of which *four* bills being accomplished, the other *three* to stand void.

Dated in *London*, 11th *Sept.* 18—.

Weight and contents unknown. CHARLES COBBIN.

BILL OF PARCELS. — Fattura di merci vendute.

BLANK CREDIT. — Permesso di fare una tratta su di una casa fino ad una certa somma senza restrizione di tempo e senza fare rimessa in rimborso di essa.

BONDED GOODS, GOODS IN BOND. — Sono quelle merci che si permette di riporre in certi magazzini sotto chiave di dogana (*Bonded Stores*) senza pagamento di dazio, quando il proprietario dia una promessa di pagare il dazio od altre tasse venendo levate per il consumo interno oppure onde rimbarcarle per qualche altro paese.

BOTTOMRY BOND. — Obbligazione data dal capitano per denaro somministrato sulla chiglia o sul fondo del suo vascello.

BOTTOMRY LOAN. — Il denaro così somministrato. La condizione di tali prestiti, che i Francesi chiamano con proprietà *à gros aventure*, è che se il vascello va perduto, il prestatore perde tutta la somma, se arriva salvo, egli ricupera il suo denaro coll'interesse convenuto. La legge, in vista del gran rischio che si incorre col prestare denaro con così precaria malleveria, come è il corpo od il carico di una nave, permette che in questo caso si calcoli un interesse che in ogni altro sarebbe illegale; e qualche volta si paga per ottenerlo il 25 o il 30 per cento.

Avviene talora che il padrone di una nave è obbligato a prendere a prestito denaro due o tre volte, verificandosi il bisogno di nuove riparazioni, dopo avere lasciato il porto dove fece il primo prestito; in tal caso l'ultima somma prestata deve essere pagata col prezzo del carico, prima che sia pagato il prestito precedente, poichè se non fosse stato fornito l'ultimo prestito, il vascello non avrebbe potuto continuare per la sua destinazione.

La somma prestata deve essere assicurata, ma il prestatore non può assicurare di più della differenza fra l'ammontare del prestito, ed il valore della nave e delle merci (Vedi *respondentia*).

BOUNTY. — Un premio pagato dal governo per l'esportazione di certi prodotti del suolo inglese o di manifatture, o per importazione di grani dall'estero, ecc.; ed anche per l'impiego dei vascelli nella pesca delle aringhe e delle balene.

BROKERS. — Persone patentate per agire da mediatori fra un negoziante ed un altro nell'acquisto di merci, cambiali, ecc.; essendo il loro officio assai simile a quello di un pubblico notaio. Ad essi è proibito il negoziare per proprio conto; e sono testimonii legali dei negozii in cui furono impiegati.

BROKERAGE. — Le competenze del mediatore pel suo incomodo.

BROKER'S NOTE. — Un biglietto firmato del mediatore, e dato per ogni caso in cui è chiamato ad agire. Esso contiene succintamente i nomi dei compratori e dei venditori, la descrizione e qualità delle merci vendute, ed il prezzo e le condizioni della vendita.

BULLION. — Oro od argento non coniato.

C

CASE OF NEED. — (Vedi Bill of exchange).

CHARTER PARTY. — Contratto conchiuso fra il proprietario od il padrone di un vascello che *dà*, ed il negoziante che *prende* a nolo un bastimento in tutto od in parte per un tempo determinato, od un viaggio stabilito. La lettura della seguente modula darà una chiara idea della natura di tale contratto.

CHARTER PARTY.

London, 20th May, 18—.

It is this day mutually agreed between *Edward Griffiths*, *master* o the good ship or vessel called the *Freedom*, of the measurement of *one hundred and forty* tons or thereabouts, now laying *in the River Thames, and Messrs Curtis, Ross and Co.* of *London*, merchants.

That the said ship being tight, staunch, and strong, and every way fitted for the voyage, shall *in due time proceed to Cadiz (with liberty to take a cargo to any port on her way out* or so near thereunto as she may safely get, *and there load a full and complete cargo of wool or other lawful merchandise, but not exceeding six hundred whole bags, or what may be equal thereto, and* not exceeding what she can reasonably stow and carry, over and above her tackle, apparel, provisions, and furniture; and, being so loaded, shall forthwith proceed to *London to*

discharge at such place as the charterers may appoint, or so near thereunto as she may safely get, and deliver the same on being paid freight, *at and after the rate of fourteen shillings per bag of wool, of two hundred and twenty-four pounds nett weight at the King's beam and so in proportion for other lawful merchandise, with 10s. per cent. on the whole* (the act of God, the queen's enemies, fire, and all and every other dangers and accidents of the seas, rivers, and navigation, of whatever nature and kind soever during the said voyage, aways mutually excepted).

The freight to be paid on unloading, and right delivery of the cargo, *one half in cash, and the other half by an approved bill at three months' date from the said delivery.*

Forty working days are to be allowed to the said merchants (if the ship be not sooner despatched) for loading the ship at *Cadiz and discharging at London, to commence when she shall have arrived out, shall have received pratique, and shall be in every respect ready to load*, and *ten* days on demurrage, over and above the said laying days at *three* pounds *three* shillings per day. Penalty for non-performance of this agreement *three hundred pounds.*

And the said master engages that the said vessel shall be ballasted with iron, stone, or shingle, and not with sand or mud, or anything prejudical to a cargo of wool; likewise, that she shall be stowed in the usual and customary manner. And the said merchants engage to advance the said master, as much money as he may require at Cadiz for ship's use, but not exceeding one hundred pounds; the said master reimbursing them by his draft on his brokers, Messrs. Rothwell and Smith, of London. In testimony of this our mutual agreement and undertaking, we hereunto affix our hand seals.

Witness.

CHECK o CHEQUE. — Talvolta chiamati *draft* (tratta). — Ordine diretto ad un banchiere o ad altra persona per il pagamento del danaro all'individuo nominato, o al portatore di esso a richiesta. Questi assegni sono negoziabili come le cambiali, ma non richiedono girata, e sono pagabili al momento che si presentano. Tutti gli assegni devono essere presentati per il pagamento colla minore dilazione possibile, poichè se vengono trattenuti oltre il giorno della loro data, ed il banchiere sul quale sono tratti venisse a fallire il possessore non può ripetere dal traente.

CLEARING. — Questo nome è dato allo scambio giornaliero delle cambiali e dei biglietti di banca che ha luogo fra la pluralità dei banchieri residenti nella City di Londra, all'ufficio di liquidazione nella Lombard-Street. Le case bancarie che liquidano o pareggiano sono, come appare dal Trattato sulla Banca del signor Gilbert, in numero di trenta, ed un commesso di ognuna si trovano colà prima alle dodici, e poi alle tre con tutte le cambiali e gli assegni tratti sugli altri che furono pagati fino a quell'ora. Colà vi è un cassetto addetto ad ogni casa, in questi tutte le cambiali ed i biglietti vengono distribuiti dai rispettivi commessi. Ognuno essendo fornito di ciò che i banchieri pareggiatori chiamano *foglio di saldo*, egli registra dalla parte del *Dare* tutte le somme che le altre case gli devono, e dalla parte dell'*Avere* tutte quelle ch'egli deve a loro. Se egli deve ricevere denaro, egli lo riceve da chiunque abbia de-

naro da pagare, poichè è chiaro che l'importo da pagare deve essere eguale all'importo da ricevere; e l'unico punto da osservarsi si è che ciascuno riceva il saldo dovutogli alla liquidazione.

CHECKS CROSSED. — Biglietti aventi il nome di un banchiere scritto a traverso degli stessi, e pagabili soltanto a questo banchiere, e sono perciò inutili se vengono smarriti o derubati, dacchè nessun'altra persona può riceverne il denaro.

COMPOSITION. — Accomodamento fra un debitore inetto a pagare ed i suoi creditori, mediante il quale questi accettano una parte invece dell'intiero dei rispettivi loro crediti. Il tanto per cento così pagato è perciò chiamato: = Accomodamento, per es., di 10 scellini per lira.

COMPROMISE. — Accomodare una differenza mediante mutue concessioni.

CONSIGNEE. — Un negoziante al quale vengono spedite merci da vendersi per commissione.

CONSIGNMENT. — Le merci mandate a tale scopo.

CONSOLS invece di CONSOLIDATED FUNDS. — Certe carte pubbliche formate per la consolidazione di diverse rendite annue.

CONSUL. — Agente di governo accreditato in un porto, destinato principalmente a proteggere gl' interessi marittimi del paese che rappresenta. Documenti di ogni sorta certificati dal console, e portanti la sua firma ed il suo sigillo d'ufficio, sono ammessi come prove nei tribunali.

CONTINGENT. — La quota di un individuo interessato con altri in una impresa.

CONVOY. — Uno o più vascelli da guerra destinati a scortare una flotta di navi mercantili.

COUPONS. — Piccoli biglietti, distaccati da una obbligazione estera, e portanti la data, l'ammontare, la firma, ecc., e che formano altrettanti ordini (*o mandati di dividendo*) per il pagamento del dividendo o dell'interesse.

CUSTOMS. — Dazio esatto su merci importate od esportate.

D

DEBENTURE. — Un certificato di dogana che abilita uno speditore a ricevere il premio o restituzione del dazio che accorda il governo su certe merci esportate.

DEBTS ACTIVE AND PASSIVE. — I primi sono quelli che sono dovuti a noi; i secondi quelli che dobbiamo agli altri.

DECREASE. — Deduzione che fa la dogana agli importatori di liquidi per la quantità diminuita (calo) nel tempo in cui rimangono nel magazzino di dogana.

DEL CREDERE. — Questo è un premio ossia provvigione d'un tanto per cento addebitata dai negozianti per diventar responsabili del fido fatto ai compratori di merci od assicuratori; cosicchè in caso di fallimento dell'ultimo, il proprietario è sicuro da qualunque perdita.

DEMARAGE. — Negli affari marittimi, un bonifico di un tanto per giorno fatto dai proprietari di un vascello per la sua detenzione in porto oltre il tempo convenuto. (Vedi *Charter party*).

DESPATCH. — Nelle assicurazioni o un rapporto steso nel caso di un'avaria generale in forma di certificato, che espone 1.° il valore della

nave, del nolo e del carico che assieme devono contribuire alla perdita, o alla spesa incorsa, per il bene o la salvezza comune; 2.° l'ammontare di questa spesa; 3.° l'estensione nella quale una parte è interessata nelle merci; 4.° il tanto per cento che egli deve contribuire sul totale della spesa.

DEVIATION. — Nelle assicurazioni di mare, è la volontaria deviazione di un vascello dal regolare corso del viaggio per cui la polizza viene violata.

DISCOUNT. — Una deduzione del tanto per cento pel pronto pagamento. Scontare una cambiale, è il dare subito denaro per essa in una volta, calcolando l'interesse per il tempo che manca alla scadenza. (Vedi *interest*)

TO DISHONOUR. — Rifiutare l'accettazione, od il pagamento di una cambiale.

DIVIDEND. — La quota di qualunque cosa divisa. I dividendi sui fondi pubblici è semplicemente l'interesse dovuto su di essi ai possessori.

DOMICILIATED. — Pagabile, applicato alle cambiali che sono o tratte su una città, colla condizione che siano pagate in un'altra; o sono fatte pagabili così dall'accettante per suo proprio comodo, o per facilitare la negoziazione delle sue accettazioni.

DRAFT. — Una cambiale tratta da A sopra B è chiamata nel linguaggio commerciale una tratta di A sopra B. Anche un assegno o mandato (*draft*) è talvolta chiamato una tratta. (Vedi *check*).

DRAUGHT. — Un abbuono o ribasso sulle merci vendute a peso.

DRAWBACK. — Restituzione di dazio accordato dal governo per la riesportazione di certe merci straniere, o per l'esportazione di certe merci inglesi che sono soggette ad un dazio consumo se consumate nell'interno.

DRAWEE. — La persona (trassato) sulla quale una cambiale è tratta.

DRAWER. — La persona (traente) che trae una cambiale.

DUNNAGE. — Legname sciolto, fascine, stuoie, ecc., che si adoperano nello stivare un carico.

E

EMBARGO. — Sequestro di vascello o merci per parte della pubblica autorità.

ENTREPÒT. — Questa parola significa 1.° magazzini sotto chiave di dogana; 2.° magazzini privati per ricevere le merci di transito.

EXCHANGE. — (Vedi *bill of exchange*).

EXCHEQUER BILLS. — Boni emessi dal governo portanti interesse.

EXCISE. — Tassa interna imposta su certi articoli fabbricati o consumati in paese.

EXECUTION. — Il processo di sequestrare le merci di qualche persona per mezzo dell'officiale del tribunale.

F

FIRM. — Una casa di commercio, come la ditta o la casa Bradford e C.

FREE PORT. — Un porto dove le merci possono essere poste in magazzeno ed esportate senza dazio.

FREIGHT. — Il carico di un vascello, la somma pagata per il nolo di esso, il tanto pagato per tonnellata, ecc.

FUNDS. — (Vedi *stocks*).

G

GALATZ. — Tavola delle monete e cambii, riferiti a pag. 190.

	Money of Bucharest				Of Gallaiz.	
1 Florin ct. d'Auguste of Vienna	6	3/4	piastres	—	8 5/8	piastres.
1 Silver rouble	10	1/2	»	—	13 1/2	»
1 Zechi (full weigh) . .	13	1/2	»	—	39 1/2	»
1 Ditto, called rather light	30	1/2	»	—	39	»
1 Austrian lire of 20 kreutzers	2	1/4	»	—	2 3/4 to 2 34/40	
1 Yermelliky	14	14/40	»	—	18 1/4	» 18 12/40
100 Piastres of Constantinople	67		»	—	86 22/23	
115 to 116 ditto . . .	77	1/20	»	—	100	

In aggiunta alla moneta di Vienna e Costantinopoli, si tentò di introdurre quella di Marsiglia e di Genova, e può valutarsi che 100 piastre di Bucharest sono eguali a franchi 38 1/3 circa.

GARBLE. — La polvere, il cascame, o la spazzatura delle spezierie e droghe.

GARBLING. — L'operazione di togliere le immondizie o lo scarto da una merce.

GRACE DAYS OF. — Quei giorni che sono accordati dalla legge o dall'uso per il pagamento di una cambiale al di là del giorno in cui scade; in alcuni paesi non si danno giorni di grazia o favore, in altri essi variano di numero da 3 fino a 30. Nella Gran Bretagna ed Irlanda i giorni di favore sono 3. Cosicchè una cambiale a due mesi dal primo giugno non è pagabile che al 4 agosto, e la data è generalmente segnata dal negoziante così; scadenza 1-4 agosto. Le cambiali tratte a vista ne sono eccettuate, essendo pagabili al momento della presentazione.

GROUNDAGE. — Un piccolo diritto esatto in alcuni porti sopra i vascelli che vi gettano l'áncora.

H

HUSBANDAGE. — Un compenso accordato al padrone, ossia al proprietario, direttore od economo di un vascello.

I

JETTISON. — L'atto di gettare da bordo qualche parte del carico, o di tagliare alberi, àncore, vele, attrezzi, schifi, ecc. Quest'atto è giu-

stificato dall'imperversar del tempo, dall'essere inseguito da un nemico, o dall'arenarsi. Il proprietario degli effetti sagrificati in tal modo, per la salvezza del tutto, ha un diritto di riclamo verso i proprietari della roba salvata, che sono obbligati a dividere la perdita con lui *pro-rata*.

INDORSEE. — La persona a cui una cambiale è girata.

INDORSEMENT. — L'atto di scrivere il nome del possessore di una cambiale a tergo di essa (vedi cambiale) allo scopo di trasferirla ad altra persona.

INDORSER. — La persona (giratario) che scrive il suo nome sul dorso di una cambiale.

INSOLVENT. — Uno che è inabile a pagare i suoi debiti.

INSURANCE. — Contratto pel quale una parte assume contro un premio, d'indennizzare l'altra di certe perdite, od a garantire il pagamento di una somma convenuta.

Le assicurazioni sono di tre sorta, cioè;

1.° Sui vascelli e loro carichi, e sul loro nolo; in forza di ciò i proprietarii sono garantiti contro ogni pericolo di mare, cattura, baratteria, ecc.

2.° Sopra case o proprietà mobile di ogni sorta, scorte di campagna, raccolta, legname in pianta, ecc., contro il rischio del fuoco, e del fulmine.

3.° Sulle vite umane. Le operazioni di questa sono complicate ed vantaggi numerosi e diversi.

Ogni assicurazione è fondata sopra questi principii: 1.° la distribuzione del rischio che viene incorso da molti; cosicchè ogni individuo invece di sottostare in tutto ed esclusivamente al rischio, non ne ha che una piccola porzione; 2.° Il sagrificio di una piccola porzione della sua proprietà per assicurare il rimanente; 3.° La condizione che il sagrifizio così fatto da ogni individuo sia proporzionato alla natura ed al grado del suo particolare azzardo (1).

Merci per somme considerevoli, sono frequentemente comperate a credito da spedirsi per mare, ciò che non si potrebbe fare in tanta estensione se i venditori non sapessero che i loro creditori possono assicurare la loro roba con una polizza di assicurazione.

INSURANCES, FIRE. — Sono fatte in Inghilterra da società (di cui ve ne è gran numero), e sono soggette alla imposta del 3 per %. In alcuni paesi dove i bisogni del governo non lo costringono ad imporre alcuna tassa su istituzioni così benefiche, esiste un sistema di mutua assicurazione sotto la sanzione della legislatura ed in altri un ufficio sotto la sua immediata sorveglianza, nella quale tutti i proprietarii delle case, ed altri edificii sono invitati ad assicurarle per un valore fissato dall'officiale sorvegliante.

I rischi della assicurazione del fuoco sono solitamente divisi in quattro classi, chiamate *Common*, *Hazardous*, *Doubly Hazardous*, e *Special*.

(1) Le polizze di assicurazione furono primieramente usate in Firenze verso la metà del XVI secolo; sebbene alcuni congetturano che il sistema dell'assicurazione dei vascelli e delle merci fosse inventato dai Romani. Comunque sia è solamente da settanta od ottant'anni che la pratica delle assicurazioni è divenuta generale.

La prima di queste porta il premio di 1 scell. 1/2. La seconda di 2 scell. 1/2. La terza di 4 1/2.

Per l'ultima che comprende tutti i rischi straordinari non vi sono premii fissi, poichè essi cambiano secondo le particolari circostanze di ogni caso.

Esatti particolari sulle cifre di premio, e sulle condizioni della polizza possono aversi dirigendosi a qualche officio di assicurazione.

I negozianti usualmente tengono aperta un'assicurazione ondeggiante cioè non fissa *(floating)* su merci proprie, in semplice deposito, od in consegna, cioè da vendere per conto terzo mediante la quale tutte le merci nelle loro mani, dovunque siano depositate (dentro il circuito della città o del distretto a cui si estende l'assicurazione) sono coperte in tutto od in parte, secondo che il valore di tali merci, nel totale, risulti di più o di meno della somma assicurata (Vedi *floating policy*).

LIFE INSURANCE. — È meglio conosciuta ed apprezzata nella Gran Bretagna che in ogni altra parte del mondo, ma però il sistema di tali assicurazioni è ben lontano dall'essere compreso generalmente, nè vi si ricorre abbastanza comunemente nei molti casi in cui egli solo può arrecar sollievo.

Noi abbiamo molte compagnie che assumono questa specie di contratto, e che possono dividersi in tre classi.

La prima è fondata sul mutuo sistema, cioè un numero di persone che si accordano per assicurarsi reciprocamente; a dividere fra di loro il guadagno (o sopravanzo dell'annuo loro pagamento sulle somme pagate per le polizze, per le spese della direzione); a bonificare tutte le deficienze.

In questo sistema ogni possessore di polizza è un proprietario fino all'estensione della sua assicurazione.

La seconda classe consiste in *Joint stock companies* (formate da un numero di individui che sottoscrivono un capitale da impiegarsi in affari) che assicura le vite verso premii determinati; e si obbligano al pagamento delle somme assicurate, siavi guadagno o perdita nei lori affari.

La terza classe consiste ancora in *Joint stock companies*, ma che sono formati su principii che uniscono in qualche grado i due sistemi summenzionati. Essi parimenti si obbligano al pagamento di determinate somme, ed esentuano l'assicurato da ogni perdita in qualunque emergenza; mentre nel tempo istesso essi lo mettono a parte del guadagno dei loro affari. Le ultime sono chiamate dai moderni scrittori compagnie miste, *mixed companies*, e da molti sono considerate poggiare su più sicura e più soddisfacente base.

Il sistema dell'assicurazione sulla vita, fondato sopra la reale esperienza della durata della vita umana, e l'aspettazione della vita (o probabilità di vivere un certo numero di anni) ad una data età.

Le tavole formate su questi dati sono calcolate soltanto per le vite sane; cioè per quelle persone che si presume abbiano la probabilità comune di giungere ad un'età avanzata. Quando perciò una persona affetta da qualche grave malattia, che può abbreviare il termine delle sua esistenza, è desiderosa di assicurare la sua vita, essa deve pagare oltre il premio, una somma commisu-

rata all'aumento del rischio che viene a cadere sulla compagnia. Questa regola è assai più umana di quella che vorrebbe escludere del tutto tali individui dai vantaggi di un sistema a cui la circostanza appunto della loro cattiva salute li induce a ricorrere.

I modi coi quali può essere fatta l'assicurazione della vita sono troppo numerosi, ed i fini che essi raggiungono troppo diversi per dirne di più d'un breve cenno.

1.° Quanto alla durata del contratto; questo può essere conchiuso per un determinato numero di mesi o di anni, o per un viaggio indicato, o per tutto il tempo della vita.

2.° Quanto al pagamento del premio, può essere fatto mediante pagamento in una sol volta; mediante pagamenti annui uguali per tutta la vita, mediante pagamenti annui uguali durante un certo numero di anni; mediante pagamenti annualmente crescenti o annualmente decrescenti.

3.° Quanto riguarda la natura della stessa garanzia. Un uomo, può assicurare una somma sulla propria vita, pagabile alla sua morte, o per un dato numero di anni da pagarsi a lui stesso campando oltre lo spirare del termine. Egli può assicurare la vita di un debitore, per un ammontare equivalente al suo credito verso lo stesso. Una persona che ha il diritto ad una somma di denaro, o ad un fondo, alla morte di un altro individuo purchè essa sopravviva a questo individuo, può assicurare la sua propria vita contro quelli dell'ultimo; e così assicurare la sua creditù. Il possessore di un considerevole affitto che deve pagare una tassa alla morte di una certa persona, può assicurare la vita di questa persona, e così ottenere i mezzi di pagare quella tassa.

Insomma, chiunque abbia un pecuniario interesse dipendente dalla vita di un altro, può assicurare legalmente tale interesse in quel modo che crede meglio.

Le polizze sulla vita acquistano, dopo un certo numero di anni, un valore proporzionato all'età dell'assicurato, ed all'ammontare dei premii annuali da pagarsi sopra di essi, e possono in conseguenza essere vendute come qualunque altra proprietà. Così una persona di età avanzata, non avendo persona a cui provvedere alla sua morte, può convertire la sua polizza in denaro od in una rendita annua, e così aumentare i suoi mezzi di agiatezza al declinare della vita.

Tutte le polizze sulla vita sono soggette ad un diritto di bollo che prima del recente cambiamento era assai pesante per gli assicuratori di piccole somme. La seguente è la scala attuale:

All sums not exceeding 50*l.*				2*s.* 6*d.*
Exceeding 50*l.* and not exceeding 100*l.*				5*s.*
Exceeding	100*l.*	and under	500.	1*l.*
If	500 »	»	1000.	2.
	1000 »	»	3000.	3.
	3000 »	»	5000.	4.
	5000	and upwards.		5.

INSURANCE MARINE — Si eseguiscono tanto con società di azionisti, quanto con singoli assicuratori. Questi ultimi sogliono radunarsi

in Londra nelle sale di sottoscrizione del Lloyd alla Borsa Reale; stabilimento che non ha rivali in tutto il mondo commerciale per l'ammirabile direzione de' suoi affari; ed il sorprendente numero di informazioni giornalmente raccolte col mezzo dei numerosi suoi agenti.

Non vi è porto di mare di qualche importanza in cui il Comitato del Lloyd non abbia un agente, il cui dovere è di tenerlo informato di tempo in tempo, di tutti gli arrivi e partenze di vascelli; incontri di vascelli in mare o che passano dal porto; naufragi, accidenti, ecc., come pure di dar notizia di tutti i vascelli varati, lo stato del tempo, i venti dominanti, ecc., ed in caso di danno alle merci assicurate, esaminarle appena scaricate; dare una relazione della loro condizione, dell'entità del danno; e generalmente di sorvegliare l'interesse degli assicuratori.

Con fonti quali son queste, gli assicuratori del Lloyd sono forniti di ogni informazione che loro interessa di possedere; se vi è appena qualche vascello mercantile galleggiante che non sia registrato nei loro libri con ogni minuto particolare del suo nome, del nome del capitano, costruzione, porto di costruzione, tonnellaggio, età, carattere, ecc., cosicchè essi non esitano ad accettare assicurazioni, tanto di un vascello straniero come di uno di costruzione inglese, avendo gli stessi mezzi per accertarsi della sua solidità.

È massima in tutti gli affari di assicurazione che quanto più il rischio è distribuito, tanto meglio è per gli assicuratori, perciò pochi assicuratori del Lloyd azzardano più di 500 o 600 lire sterline per un solo vascello.

L'adequato delle sottoscrizioni può infatti esser calcolato da 250 a 300 sterline circa, eppure assicurazioni di quasi illimitate somme, possono, in alcuni casi, farsi all'ufficio del Lloyd, poichè fu provato dinanzi ad un comitato della Camera dei Comuni, che una ditta sola fece assicurare 631,100 sterline sulla fregata *Diana*.

Gli affari del Lloyd sono generalmente trattati per mezzo di mediatori o sensali. Quando un sensale riceve l'ordine di fare un'assicurazione, egli nota i particolari su di un pezzetto di carta, e si presenta a quello degli assicuratori col quale ha rapporti più diretti per sentire se vuole sottostare al rischio, e quale premio, ed a quale ammontare. Sopra questo stesso pezzetto egli allora scrive i nomi di quelli che aderiscono a correre il rischio e la somma a cui ciascuno è disposto di assumerlo; ed avendo così compito il suo ordine, oppure non trovando di compirlo, egli stende una polizza con l'occorrente bollo; e procura le firme delle parti colle quali ha conchiuso il contratto, al più presto possibile. Se non è coperto tutto l'ammontare, egli allora continua le sue pratiche per procurarsi altre sottoscrizioni, se è necessario anche a premio più alto.

Facendo un'assicurazione con una società vi è minore disturbo e perdita di tempo; poichè, allorchè si presentano i particolari del rischio essa viene accettata o rifiutata al momento.

L'assicurazione della vita umana durante un viaggio di mare appartiene alla categoria delle assicurazioni della vita.

Possono assicurarsi anche gli animali colla stipulazione che essi saranno consegnati vivi al luogo della loro destinazione, o pagati

in caso di perdita. Le tasse attuali sulle assicurazioni marittime sono le seguenti.

	s.	*d.*
For every 100*l.* insured on a voyage in the coasting trade of the kingdom, where the premium does not exceed 20*s.* per cent	1	6
For ditto, the premium exceeding 20*s* per cent	2	6
For every 100*l.* insured on a voyage to a foreign or colonial port, where the premium does not exceed 15*s.* per cent	1	3
Ditto, where the premium exceeds 15*s.*, and does not exceed 30*s.* per cent	2	6
Ditto, where the premium exceeds 30*s.* per cent	5	0
For every 100*l.* insured for a period not exceeding three months	2	6
Ditto, exceeding three months	5	0

∴ No ship can be assured for a longer period than 12 months by one policy.

INTEREST. — Nelle assicurazioni di mare così si chiama la proprietà assicurata o da assicurarsi. Nelle assicurazioni sulla vita, quando un individuo assicura la vita di un altro, significa la somma dovutagli, ossia sopra quali eventualità, e fino a qual punto s'intende fatta l'assicurazione.

INTEREST MONEY. — Intendesi anche denaro pagato per l'uso di denaro preso ad imprestito, calcolato un tanto per 100 all'anno. In Inghilterra se l'interesse eccede il 5 per 100 diventa usura.

INTEREST. — Proteggere l'interesse di una casa commerciale, è fare tutto il possibile per salvarla in certe circostanze da perdite in causa di frodi, di fallimenti, ecc.

INTEREST SHORT. — Nelle assicurazioni di mare significa la maggior somma assicurata: cioè, la differenza fra la somma assicurata ed il valore delle merci imbarcate quando la prima sorpassa la seconda.

INVOICE. — Conto di merci acquistate e caricate.

L

LAME DUCK. — Nel linguaggio di Borsa è una persona inabile ad adempire i suoi impegni, e ne è per conseguenza scacciata.

LETTER OF LICENSE. — Un permesso accordato dai creditori di un mercante imbarazzato, di dirigere i propri affari per un certo tempo senza molestarlo.

LETTERS OF MARQUE. — Sono emesse dal governo in tempo di guerra ad individui privati per autorizzarli a catturare i vascelli nemici.

LIGHTERAGE. — Il nolo di un battello, o barca, per il trasporto di merci.

LIQUIDATION. — L'aggiustamento o liquidazione d'affari di una casa di commercio mediante esigenza dei crediti, pagamento dei debiti, ecc.

LLOYD'S REGISTER. — (Vedi *Marine insurance.*) Un libro nel quale è registrato il nome, la costruzione, il tonnellaggio, la specie di ogni vascello in mare per uso degli assicuratori.

M

MANIFEST. — Distinta delle merci che sono a bordo di un vascello, una copia della quale il capitano è obbligato a consegnarla alla dogana, all'arrivo nel porto cui è destinato.

MULCTS. — Tasse esatte sui bastimenti o sopra il loro carico per il mantenimento dei consoli, guarnigioni, ecc.

N

NAVY BILLS. — Biglietti emessi dall'Ufficio di Marina portanti interesse, come i boni del tesoro.

NOTARY. — Una persona debitamente approvata ad attestare atti e scritture, come pure a protestare cambiali, ecc. I documenti e copie, o traduzioni di documenti attestati da un notajo, sotto il di lui sigillo d'ufficio, hanno forza legale nei tribunali, specialmente se contrassegnati da un console od inviato.

P

PAR OF EXCHANGE. — L'intrinseco valore del denaro di un paese in quello di un altro, paragonando oro con oro, argento con argento.

PARCEL. — Nel linguaggio mercantile significa la quantità delle merci comperate allo stesso prezzo, e nello stesso tempo. (*Partita.*)

PERMIT. — Licenza dell'Ufficio di dogana per il trasporto di merci, il cui dazio è stato pagato.

PIERAGE, — Una tassa imposta per la manutenzione di un molo.

POLICIES. — Module bollate nelle quali viene scritto il contratto d'assicurazione.

POLICIES VALUED IN MARINE INSURANCE. — Nelle assicurazioni di mare sono quelle polizze nelle quali è specificato il valore delle merci.

A Marine Policy.

In the Name of God. Amen. *John Bell, Agent,* as well in *his* own name, as for and in the name and names of all and every other person or persons to whom the same doth, may, or shall appertain, in part or in all, doth make Assurance and cause *himself* and them and every of them to be insured, lost or not lost, at and from.

Liverpool to Montreal,

including the risk of craft and lighters from shore to shore. Upon any kind of goods and merchandizes, and also upon the body, tackle, apparel, ordnance, munition artillery, boat, and other furniture, of and in the good ship or vessel, called the ARETHUSA,

whereof is master, under God, for this present voyage, *John Price* or

whosoever else shall go for master in the said ship, or by whatsoever other name or names the same ship, or the master thereof, is or shall be named or called; beginning the adventure upon the said goods and merchandizes, from the loading thereof aboard the said ship at *Liverpool,*
upon the said ship, etc.
and so shall continue and endure, during her abode there, upon the said ship, etc. and further, until the said ship, with all her ordnance, tackle, apparel, etc. and goods and merchandizes whatsoever shall be arrived at *Montreal*
upon the said ship, etc. until she hath moored at anchor twenty-four hours in good safety; and upon the goods and merchandizes, until the same be there discharged and safely landed. And it shall be lawful for the said ship, etc. in this voyage to proceed and sail to, and touch and stay at any ports or places whatsoever *and wheresoever, and to land, exchange, and take on board goods or passengers at any place or places she may touch at without being deemed a deviaton, and* without prejudice to this insurance. The said ship, etc. goods and merchandizes, etc. for so much as concerns the assured, by agreement between the assured and assurers in this policy, are and shall be valued at . . . . . .
. . . . . .
. . . . . Touching the adventures and perils which we the assurers are contented to bear, and do take upon us in this voyage: they are of the seas, men of war, fire, enemies, pirates, rovers, thieves, jettisons, letters of mart and countermart, surprisals, takings at sea, arrests, restraints, and detainments of all kings, princes, and people of what nation, condition, or quality soever: barratry of the master and mariners, and of all other perils, losses, and misfortunes, that have, or shall come to the hurt, detriment, or damage of the said goods and merchandizes, and ship, etc. or any part thereof. And in case any loss or misfortune, it shall be lawful to the assured, their factors, servants, and assigns, to sue, labour, and travel for, in and about the defence, safeguard, and recovery of the said goods and merchandizes, and ship, etc. or any part thereof, without prejudice to this assurance; to the charges whereof we the assurers will contribute each one according to the rate and quantity of his sum herein assured. And it is agreed by us the insurers, that this writing or policy of assurance shall be of as much force and effect as the surest writing or policy of insurance heretofore made in Lombard Street, or in the Royal Exchange, or elsewhere in London. And so we the assurers are contented; and do hereby promise and bind ourselves, each one for his own part, our heirs, executors, and goods, to the assured, their executors, administrators, and assigns, for the true performance of the premises, confessing ourselves paid the consideration due unto us for this assurance by the assured. — At and after the rate of

Forty Shillings per Cent.

In Witness *whereof, we the assurers have subscribed our names and sums assured in* London.

N. B. Corn, fish, salt, fruit, flour, and seed are warranted free from

average, unless general, or the ship be stranded. — Sugar, tobacco, hemp, flax, hides, and skins are warranted free from average under five pounds per cent. and all other goods, also the ship and freight are warranted free of average under three pounds per cent. unless general, or the ship be stranded.

On 9 Bales Woollen Goods, marked XL *No. 33 to 41, valued at Six Hundred and Fourteen Pounds. To pay average separately on each bale.*

No. 33 . . .valued at.	64*l.*	3	2
34 . . . . . do.	69	8	4
35 . . . . . do.	65	15	3
36 . . . . . do.	68	2	6
37 . . . . . do.	66	3	9
38 . . . . . do.	66	7	0
39 . . . . . do.	66	15	9
40 . . . . . do.	69	16	3
41 . . . . . do.	77	9	0

114*l. G. Robson per W. Travers, Two Hundred and fourteen pounds, premium received* 17 *June*, 1819.

200*l. J. Robson per W. Travers, Two Hundred pounds, premium received* 17 *June*, 1819.

200*l. W. Pritchard* ———— *Two Hundred pounds, premium received* 17 *June*, 1819.

POLICIES OPEN. — Quelle nelle quali non è espresso il valore delle merci.

POLICIES FLOATING. — Nelle assicurazioni contro il fuoco, son quelle che si estendono a merci depositate in varie case non designate, o in due o più case indicate, ma senza limite quanto al valore che ognuna deve contenere. La perdita sotto un' assicurazione di questo genere è regolata sui principii dell'avaria (1).

PREMIUM. Vedi *Assicurazione.*

PREMIUM OF EXCHANGE. — Il tanto per cento pagato nell'America Inglese del nord, Stati-Uniti, ecc., per l'acquisto di una cambiale sull'Inghilterra.

PREMIUM ON SHARES. — L'ammontare pagato sopra un'azione: essendo per esempio di 50*l.* ed il prezzo del mercato di 53*l.*, si dice essere al premio di 6 per 100. Se della stessa azione si ricavasse solamente 48*l.* in allora sarebbe collo sconto del 4 per 100.

PRIMAGE. — Mercede che paga il caricatore od il ricevitore di merci

(1) Così se un negoziante ha assicurato per 30000*l.* senza specificazione e la perdita fu di 9000*l.*, egli sarebbe obbligato a far vedere il valore totale della proprietà coperta dalla sua polizza. Si supponga ch'egli lo faccia risultare di 150,000*l.* che è precisamente il triplo dell'ammontare assicurato, egli ha diritto soltanto di ricuperarne 3000; dovendo egli sottostare al proprio rischio per le 100,000*l.* non assicurate.

al capitano per il carico delle suddette. Usualmente è un tanto per cento sul nolo, ma talvolta consiste in un tanto per collo.

PRISAGE. — La parte devoluta al governo, di quelle merci che sono catturate in mare a titolo di preda legale.

PROCURATION. — La facoltà data ad un agente o commesso di firmare, ed agire per una casa di commercio.

PRO FORMA. — Simulato, finto. L'utilità dei conti simulati è questa: un negoziante di Amburgo desidera spedire una partita di lane a Londra, per speculazione; od onde accertarsi se egli può cavare guadagno da questa spedizione, si rivolge al suo corrispondente in Londra per avere un conto simulato di vendita di lane. Il negoziante di Londra in questo caso o gli trasmette la copia di un conto reale, sopprimendo, nomi, marche, ecc., o ne compone uno tutto finto, ma che basta a far conoscere i dazii, la provisione ed ogni sorta di spese per lane nel porto di Londra.

PROMISSORY NOTE. — (Vedi *Bills of Exchange*, vedi anche la formola ivi data.)

PROMPT. — Il respiro o tempo concesso per il pagamento di una partita di merci.

PROTEST CAPTAIN'S. — La solenne dichiarazione o relazione del capitano ed equipaggio di un vascello che dà il dettaglio delle circostanze di una disgrazia o burrasca di mare, o altro accidente che ha danneggiato il vascello, od il carico. Questo documento è importante per la liquidazione della perdita in una polizza di mare.

PROTEST NOTARIAL. — La prova richiesta dalla legge della dovut presentazione di una cambiale per l'accettazione, od il pagamento. (Vedi *Bills of Exchange*).

Q

QUARANTINE. — Il tempo in cui un vascello sospetto di avere la peste od altra malattia contagiosa fra la ciurma, deve fermarsi in un certo luogo, chiamato *terra della quarantena;* prima che sia ammesso alle pratiche ed al contatto colla riva.

QUOTATIONS. — I prezzi delle merci, corso del cambio, noli, ecc., notificate da un negoziante ad un altro, o pubblicate dai sensali nei prezzi correnti.

QUOTED ON BOARD FREE, ON BOARD. — È comune usanza nel segnare il prezzo di un articolo, l' indicare cosa costerebbe compreso tutte le spese occorrenti per l' imbarco, questo è il prezzo *free on board*, o *quoted on board.*

R

REGISTER. — Documento del vascello che attesta il luogo dove fu costrutto il suo tonnellaggio, ecc.

RESPONDENTIA. — Un prestito in *respondentia*, è il denaro preso a prestito colla garanzia del carico. (Vedi *Bottomry*).

RETURNS. — Il valore in merci, o denaro rimborsato dal ricevitore al mittente. Una rimessa in rimborso di un'altra ricevuta. L'ammontare delle vendite di un negoziante in un dato tempo.

REVERSION o REVERSIONARY INTEREST. — Il diritto di possedere una cosa dopo un certo numero di anni, alla morte di una persona, od allo spirare di un contratto.

S

SALVAGE. — Gli effetti salvati da un naufragio, o dal fuoco. Negli affari marittimi significa le spese riguardanti la ricupera del vascello o del carico quando fu catturato, soffrì naufragio, o fu abbandonato dalla ciurma per la propria salvezza. *Salvage loss* si chiama la perdita totale, colla deduzione della roba salvata.

SEAWORTHY. — Termine significante che un vascello è forte e solido e ben fornito di tutto, e sotto ogni rapporto atto al viaggio per il quale vien destinato.

SLEEPING PARTNER. — Colui che ha un capitale impiegato in una società commerciale, ma che non ha parte attiva nel maneggio degli affari.

SOLVENT. — Uno abile a pagare i propri debiti.

SPECIE. — Moneta coniata per distinguerla dalla carta monetata.

STOCKS OR PUBLIC FUNDS. — I debiti del governo, l'interesse dei quali è pagato con redditi messi a'parte a tal uopo. Questi, insieme ai debiti senza fondo (*unfunded*), costituiscono il debito nazionale che ascende a più di 480 milioni di lire sterline l'interesse annuo, e spese di amministrazione sono di circa 29 a 30 milioni. Il creditore pubblico, ossia possessore di fondi pubblici, non può pretendere il rimborso del capitale, ma ei può vendere il suo titolo di credito e trasferire così il suo diritto a chiunque altra persona, dalla quale ei riceve il suo denaro più o meno, secondo il prezzo dell'effetto, che varia per diverse cause. I fondi pubblici si chiamano 3 per °/o, 4 per °/o, 3 e 1/2 per °/o, ridotti, ecc. I boni emessi dallo scacchiere (tesoriere) dai dipartimenti della marina, delle vettovaglie, dell'artiglieria, formano il debito infondato (senza fondi) così chiamato, perchè per pagare gl'interessi di questo debito non si prendono speciali disposizioni, assegnandovi delle imposte.

STOCK. — Termine applicato anche ai capitali della banca d'Inghilterra, delle compagnie delle Indie Orientali e dei mari del Sud, che sono trasferibili come quei del governo.

STOCK BROKER. — Colui che si occupa del trasferimento dei fondi pubblici, cioè agente di cambio.

STOCK EXCHANGE. — Palazzo dove si trattano gli affari in fondi pubblici, Borsa.

STOCK JOBBER. — Speculatori in fondi pubblici per proprio conto.

SUPER CARGO. — Persona incaricata dal proprietario di un carico, di agire pel suo interesse, tanto nella vendita del medesimo, che dell'acquisto di altro carico di ritorno, ecc.

T

TIME BARGAIN. — Contratto di vendita o compra di merci od effetti

pubblici, ad un certo tempo e prezzo stabilito. È anche una specie di giuoco dichiarato illegale da un atto del parlamento.

TONNAGE. — Numero delle tonnellate di carico che un vascello può portare.

TRANSFER DAYS. — Giorni destinati alla trascrizione dei fondi pubblici dal nome del venditore, a quello del compratore.

TRANSIT. — Un permesso o carta di passo rilasciato dalla dogana.

TRINITY HOUSE. — Antica corporazione, i membri della quale sono chiamati fratelli), per promovere il commercio e la navigazione, il cui incarico è erigere fari, segnali di terra, nominare piloti, fissare le loro competenze, ecc. Essa emette obbligazioni portanti interesse.

U

UNDERWRITERS. — Assicuratori o quelli che assumono il rischio; questo nome derivato dal fatto che essi sottoscrivono le polizze, è limitato principalmente agli individui privati, ed alle assicurazioni di mare; abbenchè tutte le compagnie d'assicurazione tanto per i rischi di mare, che per gl'incendi e sulla vita sono egualmente assicuratori in tutta l'estensione del termine.

USANCE. — Vi è in ogni città commerciale un uso stabilito in riguardo al numero dei giorni o mesi ai quali vengono tratte le cambiali estere; questo si chiama l'uso della piazza. Gli usi variano dai 15 giorni data, fino ai 6 mesi, vista.

USURY. — Interesse illegale del denaro. L'interesse legale in Inghilterra è il 5 per %. Ma venne fatta nel 1838 una eccezione a favore delle cambiali sulle quali si può prendere qualunque cifra di sconto purchè non eccedono i 12 mesi di data.

V

VOUCHER. — *Documento* o *carta* provante che è stato fatto un pagamento o conchiuso un affare.

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